



# Vermont Housing & Conservation Board

2015 Annual Report  
to the General Assembly





At a board retreat in Goshen, left to right: VHCB Executive Director Gus Seelig, Angus Chaney, Board members Joshua Laughlin, Sarah Carpenter, David Marvin, Bill Roper, Emily Wadhams, Hannah Sessions, Hal Cohen, and Neil Mickenberg

#### VERMONT HOUSING & CONSERVATION BOARD

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Chuck Ross, Secretary, Agency of Agriculture, Food and Markets

Hannah Sessions, Blue Ledge Farm, Salisbury

Thomas Yahn, Brattleboro

\*designee of the Secretary of the Agency of Human Services

\*\*retired from VHCB board during 2015

#### AGRICULTURAL ADVISORY COMMITTEE

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Sam Burr, Monkton farmer

Abbie Corse, Whitingham farmer

Robert Paquin, USDA Farm Service Agency

Obediah Racicot, USDA Natural Resources Conservation Service

Bill Roper, President, Slow Communities, Weybridge

Hannah Sessions, Salisbury farmer

Kate Willard, Vermont Department of Forests, Parks and Recreation

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Jared Duval, Vermont Department of Economic Development

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Douglas Lantagne, Dean, UVM Extension Service

Hannah Noel, Maplewood Natural Organics

Gus Seelig, Executive Director, Vermont Housing & Conservation Board

Robert Baird, Baird Farm, Chittenden

Kurt Zschau, Terrestreal LLC

#### VHCB STAFF

Executive Director: Gus Seelig

Director of Policy and Special Projects: Jennifer Hollar

Financial: Anne Duffy, Kathy Barrows, Marcy

Christian, Amanda Moran-Moshinskie

Administration: Larry Mires, Pam Boyd,

Laurie Graves

Conservation: Karen Freeman, Nancy Everhart,

Kris Hammer, Ethan Parke

Housing: Polly Nichol, Rick DeAngelis,

Willa Ruth Davidian, Kathleen Kanz,

Ariane Kissam, Craig Peltier, Beth Schwarz

Healthy Homes & Lead Paint Abatement Program:

Ron Rupp, Marty Bonneau, Diane Mackay,

Bob Zatzke, Marc Companion

VHCB AmeriCorps Program: Francis Sharpstene,

Erin Riley, Ashley Swasey

Vermont Farm & Forest Viability Program:

Ela Chapin, Liz Gleason, Ian Hartman

Legal: Elizabeth Egan

Front cover photos from top, clockwise: Richardson Farm, Hartland (A. Boland/UVLT photo); Watkins School, Rutland (Laz Scangas photo); Nulheganikai Tribal Forest, Barton; ribbon cutting following rehabilitation of Barre Street properties, Montpelier.



Back cover: Willoughby Peaks conservation project (The Nature Conservancy photo). The Vermont Land Trust and The Nature Conservancy conserved 2,965 acres of forestland surrounding Long Pond in Westmore, protecting a working forest, recreation trails and wildlife habitat. The conserved land forms the scenic backdrop around Willoughby Lake and Long Pond, connecting Willoughby State Forest, Bald Hill Wildlife Management Area, and private conservation land, along with popular hiking trails to Bald Mountain, Mount Pisgah and Haystack Mountain.

Photography: staff, grantees, and as credited

Writing: VHCB staff and adapted from grantee project descriptions and press releases

Design: Pam Boyd

January 31, 2016

Dear Vermonters,

The view from my office features forested hillsides, old and new homes, beautiful historic buildings, a path into a wooded park, a vibrant downtown, farmland, and open space. As your Governor, it is my privilege to support and celebrate the work of the Vermont Housing & Conservation Board and its network of partner organizations to develop and protect each of these essential and treasured elements of our communities and landscape.

In the five years since I took office, VHCB has invested \$65 million and leveraged an additional \$265 million in housing and conservation projects to develop or preserve 2,237 homes; to conserve 154 farms and 23,616 acres of land; to protect 13,716 acres for public recreation, natural areas, working forest, and carbon sequestration; and to provide business training to 300 participants through the Farm and Forest Viability Program.

The return for Vermonters is clear and goes far beyond the numbers. The state's investment through VHCB improves economic vitality and quality of life in every corner of the state.

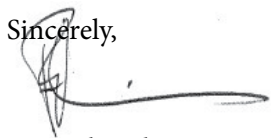
I've seen firsthand the impact VHCB has on Vermonters' lives and landscapes. Highlights in 2015 included handing the keys to a family moving into a new home on South Main Street in Waterbury, one of 27 new affordable apartments that help replace those lost to Tropical Storm Irene. I was also on hand to help Woodstock celebrate the opening of a new neighborhood that makes it possible for lower-income families to live, work, and go to school in that community of opportunity.

VHCB has provided match to help secure \$16 million in federal funding for conservation investments to improve water quality. Forestland protection by Kingdom Trails in Lyndon and by the town of West Windsor on Mount Ascutney improves forest health and supports our outdoor recreation industry.

As this annual report describes, VHCB's impact is broader still. Its investments bring enhanced opportunities in the form of construction jobs, farm and forest enterprise viability, and safe and stable homes that can serve as a platform for economic mobility and community revitalization. VHCB is a leader and partner in tackling some of our major challenges, such as water quality, homelessness, and disaster resilience.

Whether traveling throughout the state or working in Montpelier, I am reminded daily of the importance of the public investments made through VHCB. We can be rightly proud of what has been accomplished. Even so, more remains to be done and I look forward to our continued partnership in the year ahead.

Sincerely,



Peter Shumlin, Governor  
State of Vermont



### Ribbon Cutting in Woodstock

At Safford Commons, new rental housing in Woodstock, Governor Peter Shumlin joined long-time local advocates for the development, municipal officials, Woodstock residents, the Twin Pines Housing Trust and Housing Vermont to celebrate. The project was delayed for 9 years in appeals.

In a press release preceding the event, the Governor said,

"While it took a long time to develop this project, it took no time at all to fill it. Without a stable and affordable home, it is nearly impossible to be a good parent, a motivated student, a productive employee, an effective volunteer or an engaged citizen. It is even more impossible to overcome challenges such as mental illness or addiction. Housing is the foundation of communities and success for all Vermonters."





## Letter from the Chair and the Executive Director

Dear Members of the General Assembly,

We are pleased to present the Vermont Housing & Conservation Board's 2015 Annual Report. First, thank you for the Legislature's continuing support in a difficult fiscal atmosphere. Your investment in communities through VHCB is yielding tremendous benefits to Vermonters and is supporting the state's quality of life outcomes. Equally important, we wish to thank your constituents who conceive and develop the projects that we are able to fund. With their help, the Board has invested \$ 20.3 million over the last two years and leveraged \$140 million more.

VHCB reached several significant milestones this year as we fulfill our multiple goals of creating affordable housing and conserving and protecting Vermont's agricultural land, forestland, historic properties, natural areas and recreational lands:

- **More than 100 Habitat Homes** - Since 1989, with \$2.8 million in VHCB funding, Habitat for Humanity has constructed 105 homes across Vermont. Overall, VHCB has invested in more than 1,000 permanently affordable single-family homes throughout the state.
- **Improving Water Quality** - We were able to incorporate provisions to protect the surface waters of the state in conservation easements for 23 farm projects. Our Farm & Forest Viability Program provided 13 grants and technical assistance to farmers targeted to water quality.
- **Addressing Homelessness** - With VHCB funding, the Champlain Housing Trust has opened Beacon Apartments in South Burlington, the second of three planned projects that will mitigate the problem of homelessness using new models and saving the state thousands of dollars in emergency housing stipends.
- **Saving Energy** - Over the last six years, VHCB has invested in energy retrofits for more than 3,200 homes in Vermont's portfolio of affordable housing, resulting in an average increase of 30% in efficiency. By this time next year, we expect more than 100 solar installations, 23 biomass systems, and our first use of geothermal energy to be heating well over 1,000 apartments around Vermont, keeping energy dollars in our local economy.
- **Assisting Farm & Forestry Businesses** - We have expanded our nationally recognized Farm Viability Program to the forestry sector with great success. Thirty-five forestry businesses have enrolled in this very cost-effective program, improving their business skills and profitability.
- **Coordinating Health Care at Housing Sites** - VHCB supported the expansion of the SASH program (Support and Services at Home) that is now serving 4,700 households, providing coordination of health care services for elderly and disabled Vermonters at 138 housing sites across Vermont.

▲ **The Town of Bennington** conserved 144 acres of wetlands and recreational land with two miles of frontage on Jewett Brook, South Stream and the Walloomsac River. Located near residential neighborhoods, the **Walloomsac Headwaters Park** will protect permanent public access to trails and fishing access.

### VHCB Investments

#### 2015-2016 Results:

**\$20.3 million invested;  
\$140 million leveraged**

- 817 homes and apartments
- 50 farms; 7,344 acres
- 3 historic preservation projects
- 6,333 acres natural areas, forestland and public recreational land
- 162 farm and forest enterprises enrolled for business planning and technical assistance

Other highlights this year included the opening of 28 new apartments in Woodstock following a 9-year legal battle. We celebrated with steadfast supporters from the Woodstock Select Board, Planning Commission and School District.


VHCB is pleased to have played a central role in supporting the good work of the Kingdom Trails Association in East Burke by helping them acquire their first permanent interest in land for mountain biking trails, conserving 133 acres.


We also helped the town of West Windsor respond to the closure of the Ascutney ski area by conserving 469 acres around the former resort and expanding its town forest. The community envisions forest-based recreation, including mountain biking and back country skiing, as a key to its economic future.

Our farm program has continued its focus on intergenerational transfers of land enabled by conservation. In Highgate, the Berthiaumes sold development rights and transferred their farm to the Blodgetts at a price they could afford, one of 25 transfers over the last two years.

As the Legislature convenes, our goals go beyond securing housing and conservation opportunities for Vermonters, and extend to improving the quality of life and the economic vitality of our communities. We look forward to reporting to you and also to hearing from you about how we can improve our programs to benefit Vermonters and their communities.

Sincerely,

  
Neil Mickenberg, Board Chair

  
Gus Seelig, Executive Director



▲ **South Main Apartments, Waterbury**  
Ladd Hall, below left and above, a building in the Waterbury State Office Complex that was damaged by Tropical Storm Irene, was redeveloped to create 27 family rental apartments. The historic hall was reconfigured and a new wing was added. The apartments began to rent up this past summer. Governor Shumlin was on hand to meet new residents Tim and Aimee Smith and their son, along with developers Nancy Owens, President of Housing Vermont (left) and Eileen Peltier, Executive Director of Downstreet Housing & Community Development (center).







Holly Pelczynski/Bennington Banner photo

▲ Ribbon Cutting at the Gagnon home, built by **Bennington Area Habitat for Humanity** in Pownal.

▼ **Harrington Village, Shelburne**  
Residents and Champlain Housing Trust staff work together to plant a community garden at this intergenerational development, completed in 2014.



Champlain Housing Trust photo

## Fiscal Year 2015 HOUSING

### State Funding Commitments

\$6,700,000

388 units; 16 projects

### Federal Funding Commitments

HOME Program: \$3,688,000

Lead-Based Paint Hazard Reduction and

Healthy Homes Programs: \$419,542

## Housing Programs

In 2015 there were numerous groundbreakings and completed projects that will add new housing to Vermont's very tight rental housing market, preserve existing resources, serve disadvantaged populations, and increase the energy efficiency and comfort of the housing stock. There was a continued focus on providing homes for the homeless, the wrap-up of an extremely successful federal Healthy Homes grant and continued success of the modular housing replacement project that provides a nearly net zero home that fits on a typical mobile home pad. VHCB's community based partners have continued to develop high quality, affordable housing, meet community development goals, and house some of the poorest, most vulnerable Vermonters.

Featured examples include:

- **South Main St. Apartments in Waterbury** New family housing created in a tight market, assisting the community's post Tropical Storm Irene rebuilding effort;
- **Safford Commons in Woodstock** After many years of permit appeals, completion of new affordable housing for families in one of the state's wealthiest communities;
- **Red Clover Commons in Brattleboro** Construction is under way on a development that will house low-income seniors who experienced serious flooding during Tropical Storm Irene;
- **Beacon Apartments in South Burlington** Recently opened housing for individuals who have been chronically homeless and who suffer from chronic health conditions;
- **Watkins School in Rutland** A historic neighborhood school that was slated for demolition and now provides housing for seniors and people with disabilities;
- **95 North Street in Burlington** The Committee on Temporary Shelter (COTS) is beginning construction on 14 apartments for formerly homeless individuals;
- **Colonial Village in Bradford, Darling Inn in Lyndonville and Kelly's Field in Hinesburg** - Purchase and rehabilitation of existing properties with long-term federal rental assistance contracts;
- **Bright Street in Burlington** A 40-unit rental housing co-op that will bring some relief to one of the state's tightest rental housing markets;

And there are many more. . .



As in the past, partnerships, at both the state and local level, have been key to meeting the needs of Vermont's most vulnerable citizens. We value our partnerships with state agencies including the Agency of Human Services, the Department of Housing & Community Development, Vermont Housing Finance Agency and Vermont State Housing Authority as well as our incredible local partners who are dedicated and tireless in their efforts to house lower-income Vermonters, including people who are homeless or have other special challenges.

The crisis in affordable housing is so serious and the task of meeting the need is so daunting that it truly takes all of us working together. We would be remiss in any discussion of partnership without mentioning the terrific support our energy efficiency efforts have received from the High Meadows Fund. Together we are working to create high quality affordable homes that meet an extremely high standard for energy efficiency.

VHCB continues to support homeownership opportunities for lower-income Vermonters through the shared appreciation Homeland and Habitat for Humanity programs. In addition, support for the Vermont Center for Independent Living's Home Access Program funds accessibility improvements that enable Vermonters with physical disabilities to remain in their homes or leave institutional settings.

The funds that VHCB stewards, whether state or federal, help to provide a roof over someone's head, a source of stability and security, and a platform for service delivery. Affordable housing developments help to revitalize neighborhoods and strengthen communities, reduce blight, and mitigate environmental hazards. The homeownership opportunities created with VHCB funding enable households to build equity and increase stability in their lives. Construction and renovation of affordable housing creates jobs and stimulates the economy. Decent rental or owner-occupied housing provides a secure place to raise a family or to retire in old age. Transitional housing is a key component of a second chance for people leaving institutions and service-supported housing is important in making sure that they succeed.

Affordable housing development has become increasingly challenging as demand far outpaces available dollars, a challenge made much harder by the significant cuts in federal housing dollars. VHCB and its community based partners are continually grateful for the State of Vermont's ongoing commitment to fund affordable housing for lower-income Vermonters.

### ▲ Safford Commons, Woodstock

Safford Commons consists of 10 buildings with 28 apartments. The housing leased up within 10 days, pointing to the need for affordable housing in the town, where the service economy provides employment, but few affordable housing opportunities for workers.

VHCB committed \$660,000 in state funds and \$475,000 in federal HOME funding. DEW Construction Corporation was the general contractor for the \$9.5 million development. According to a formula for calculating economic impact used by the National Association of Home Builders, the project generated 34 temporary, local jobs and 8 permanent jobs.





Vermont Land Trust photos

### ▲ Berthiaume Farm, Fairfax

Diane and Walter Berthiaume worked with the Vermont Land Trust to conserve their 236-acre organic dairy farm. They sold the conserved farm to next generation farmers, Dawn and James Blodgett (below), who had been dairying on leased land in Brookfield. Water quality protections are included in the easement and the Berthiaumes donated an easement on 125 acres of woods.



## Fiscal Year 2015 CONSERVATION

### STATE FUNDING COMMITMENTS

Agricultural Land: \$2,300,000  
24 farms; 3,623 acres

Natural Areas, Recreational Lands,  
& Historic Properties: \$1,200,000  
10 projects; 2,695 acres  
2 historic properties

### FEDERAL FUNDS

USDA Natural Resources  
Conservation Service Farm and  
Ranchland Protection Program:  
\$2,500,000

## Conservation Programs

VHCB investments in conservation, outdoor recreation, historic rehabilitation and the working landscape are meeting identified community needs, fueling innovation in the agriculture and forestry sectors and contributing to Vermont's health, economic vibrancy and competitiveness in attracting jobs. From large tract forestland in Westmore, to riverfront access in Bennington, from a former ski area in West Windsor, to a sugarbush along Lake Champlain, with productive farms throughout the state, conservation is an effective tool to maintain traditional land uses and critical habitats and give landowners financial planning options.

The cumulative and lasting protection of critical underlying resources helps maintain the Vermont brand, which is dependent upon our world-class landscape, high quality local products and access to outdoor recreation. Our housing and conservation partners share a commitment to smart growth, good planning, and balancing land use demands among multiple community needs. VHCB-funded conservation work in communities around the state is helping to address broader objectives, including water quality protection and the state's long-term resiliency to climate change. The natural resources being conserved provide services from absorbing floodwaters to storing carbon, and the stabilizing effect of a conserved land base is a beneficial outcome for the environment and people.

Conservation investments of \$7.86 million over the last two fiscal years are multiplied through strong public-private partnerships that leveraged an additional \$14.1 million in federal funding, private capital, foundation funding, bargain sales and local fundraising.

### Agricultural Land Conservation

VHCB's farmland conservation program remains highly competitive, as farmers entering the program find that they can sell development rights to help facilitate farm transfers, both within the family and to new farm buyers. More than half of all VHCB farm conservation projects now involve farm transfers to new owners.

During the last year and a half, VHCB funding was used to conserve a diverse mix of farm properties, including two organic vegetable operations, five beef/diversified livestock farms, and a range of dairies—conventional and organic, small, medium and large—located from Pownal to Addison and Guildhall to Fairfax.

Federal funds administered by the USDA Natural Resources Conservation Service (NRCS) continue to provide an indispensable source of matching funds for almost all of VHCB's farmland conservation projects, providing roughly half of the funding for purchasing conservation easements. The 2014 Farm Bill reauthorized this program, which is now called the Agricultural Conservation Easement Program (ACEP).

### Water Quality

As VHCB and its partners heighten their focus on water quality and improved environmental stewardship, an increasing number and percentage of farm projects include special easement protections for surface waters. All farm projects now also complete an ag lands management plan, focused on soil health and water quality, prior to closing



on the easement. Farms receiving federal easement funding through the Regional Conservation Partnership Program are also eligible for enhanced implementation funding through NRCS for practices recommended by the management plan. VHCB staff is working closely with staff from the Vermont Land Trust, NRCS, the Department of Environmental Conservation, the Vermont Association of Conservation Districts, UVM Extension and the Vermont Agency of Agriculture to coordinate services to farms in the process of conserving, to help farmers meet new state regulations and to achieve a higher level of environmental stewardship on their farms as they go through the process of selling development rights. In 2015 VHCB and other key partners organized water quality workshops around the state that brought together personnel from across these agencies and organizations to discuss how to more effectively coordinate service delivery to farmers.

### Forests, Natural Areas and Recreational Lands

State dollars invested by VHCB are helping maintain the integrity and long-term viability of Vermont's forests for wildlife, recreation, timber production, carbon sequestration, and watershed protection while also meeting economic and community development needs. With an increased focus on forestry, VHCB has expanded its Viability Program to forest businesses and has established working forest and sugarbush conservation targets, with projects requiring robust management plans that address water quality. From adding to state forests and wildlife management areas to funding town and community forest projects, during the past two fiscal years, VHCB has funded 11 projects with significant forest resources totaling more than 6,000 acres and protecting 14 miles of headwaters.

Connecting the dots that link people to the state's natural beauty, VHCB investments help secure public access to recreational opportunities that in turn contribute to the health and wellness of our citizens and promote a vibrant recreation-based economy.

### Historic Properties

A nationally significant site in Grafton associated with African American history and a St. Johnsbury heritage center are recent projects that support the work of local and state partners in restoring, revitalizing and repurposing architectural and cultural icons. In partnership with the Preservation Trust of Vermont and communities across the state, historic preservation projects often become the keystone of larger community development efforts.

“The forested landscape of Vermont is fundamental and critical to the quality of life for Vermonters, our brand, if you will. It's the backdrop to our scenic and tourism economy, it's the natural infrastructure for our recreation economy, and there's this significant forest products economy.”

— Commissioner Michael Snyder  
Vermont Agency of Natural Resources,  
Department of Forests, Parks and Recreation



Kingdom Trails Association Photo

### ▲ Kingdom Trails Association, East Burke

With a grassroots fundraising campaign and \$150,000 in VHCB funding, the Kingdom Trails Association purchased a 133-acre property in Lyndon and the Vermont Land Trust conserved it. The property features popular mountain biking and multi-use trails used by more than 70,000 people annually from across the United States and Canada. A 2014 study of mountain bikers using Kingdom Trails estimated the yearly economic impact to the region is \$6.5 million.

The property runs along the West Branch of the Passumpsic River for nearly a mile. The riverbanks are forested with a mix of open, shrub, and forested wetland, including cedar swamp. These areas provide important wetland habitat, and protecting this land will support good water quality.



### ▲ Sizen Farm, Georgia

Laura and Daren Sizen used a \$40,000 Dairy Improvement Grant to build a new barn with robotic milkers, replacing an old freestall barn with poor ventilation and inefficient layout. The grant funds leveraged over \$800,000 in match, and provided the cash infusion necessary to get a loan for the project. With the new barn completed in the summer of 2015, the Sizens have been able to improve animal welfare, increase labor efficiency and productivity, and improve working conditions and work-life balance for the family. All of these improvements help the farm provide employment for their son, keeping their 250-acre farm in the family for another generation.



## Vermont Farm & Forest Viability Program

The Vermont Farm & Forest Viability Program provides individualized business planning and technical assistance services to help farm, food and forestry enterprises to increase profits, improve management skills, diversify, or transition to new ownership. Entrepreneurs receive tailored services from a business advisor selected from partnering organizations or consultants that are part of the Viability Network. Since its inception in 2003, the program has worked with more than 500 businesses, providing one-on-one business assistance and competitive grants to implement business plans. The program builds Vermont's agricultural and forestry infrastructure by improving the business skills of entrepreneurs, increasing the production of food and forestry products, and adding jobs critical to Vermont's working landscape.

### 2015 Program Highlights

- **Improving Business Acumen** – Owners and managers of 82 farm, food and forestry businesses improved their business, financial or marketing skills. The percentage of participating farmers that report they are highly skilled in strategic planning increased from 6% before the program to 63% after. Those that report they are highly skilled in planning business investments rose from 2% before the program to 50% after. Forestry sector participants report their accounting systems skills increased from 25% highly skilled before the program to 75% after. Similar increases are reported by farmers and forestry sector business owners in financial analysis, accessing financing, and sales and marketing skills.
- **Increasing Sales and Creating Jobs** – Participating farms increased their gross income by 23% on average and their net income by 348% in the year after completing their business plan. Following participation, forestry and forest products sector businesses increased employment by an average of 10%.
- **Investing in Vermont's Dairy Infrastructure and Water Quality** – Working with Commonwealth Dairy, \$319,800 in grants were awarded to dairy farms for capital and infrastructure investments to improve milk production, milk quality, and farm viability, leveraging \$1.8 million in matching funds. Fifty percent of these grants will result in improved water quality.
- **Providing Professional Development** – In partnership with Vermont's Logger Education to Advance Professionalism (LEAP) program and UVM Extension, we organized four workshops for more than 65 loggers on financial management, structuring business ownership, cost accounting and lean manufacturing.

◀ Eric and Karen LaBree operate a logging business in Danville. Through the Farm & Forest Viability Program, the LaBrees were matched with UVM Extension to begin working on their business plan. The program also provided technical assistance to help them set up a logging-specific cost accounting system.



## VHCB AmeriCorps

The VHCB AmeriCorps Program serves communities, cultivates leaders, and inspires collaborative solutions to expand housing opportunities and steward the natural resources of Vermont. Through service, members energize, engage and empower Vermonters to address unmet needs at a local level, collectively creating positive change statewide. Since 1996, VHCB has sponsored more than 600 AmeriCorps members serving one-year terms of service with nonprofit housing and conservation organizations around the state. During the 2015 term of service, VHCB AmeriCorps placed 35 members serving in organizations across Vermont.

### Year End Accomplishments

- 1,327 individuals received housing placement services
- 407 individuals transitioned into housing
- 75 veterans were assisted with housing services
- 507 individuals were provided financial literacy training
- 6,434 acres received easement monitoring or boundary marking
- 138 miles of trails and/or riverbanks were stewarded
- 11,824 rehabilitation trees were planted and/or maintained
- 20,092 adults and children received environmental education

“VHCB AmeriCorps was exactly what I needed at this point in my professional development! Numerous opportunities have emerged for me in the community as a result of my service and I have been able to network with established professionals in my field. I really enjoyed getting to know my fellow AmeriCorps members, as well, and it was great to make a bunch of new friends! Joining VHCB AmeriCorps was one of the best decisions I have ever made and I am extremely grateful to have had the opportunity to serve in the State of Vermont in such a meaningful role.”

— Nate Hoover, serving with the Champlain Housing Trust



2015 VHCB AmeriCorps members at their closing ceremony at Elmore State Park



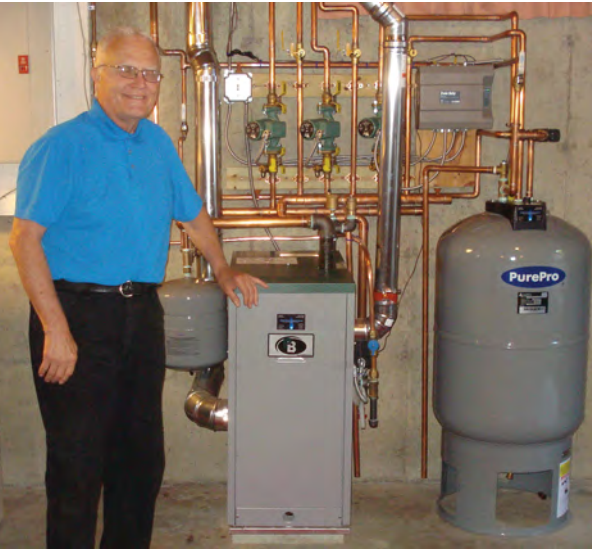
Morgan Gray served as Housing Coordinator at Pathways Vermont in Burlington helping to find and secure apartments for persons experiencing chronic homelessness and serious mental health challenges. Pathways uses the [Housing First](#) model, combining permanent housing with multidisciplinary, wraparound community supports to help individuals achieve their goals.

“Through my service, eight individuals transitioned into permanent housing, my host site established a working relationship with a local property management company, and I helped allow children to visit their parents now that they are in a safe and permanent housing situation.

—Morgan Gray



For more information, visit:  
[www.vhcb.org/ameriCorps](http://www.vhcb.org/ameriCorps)



Merle and Marilyn are the owners of a small home in Newfane, Vermont. Last winter, their home's aging boiler broke down in March and was beyond repair, leaving them with no heat or hot water during the unusually cold winter weather. The elderly couple resorted to using space heaters to stay warm and enduring cold showers.

A few weeks later, Merle and Marilyn contacted VHCB's Healthy Homes partner, Windham & Windsor Housing Trust. They were approved for a grant and an affordable low-interest loan to pay for a new boiler. Merle obtained quotes from local contractors and settled on a company he knew and trusted.

The Windham & Windsor Housing Trust prepared contracts, managed the construction and inspected quality on behalf of Merle and Marilyn. Three days after work began, the new boiler was installed and producing heat and hot water. As you can imagine, Merle and Marilyn were delighted with the new system!

## Vermont Healthy Homes Program

In 2015 VHCB wrapped up the highly successful Vermont Healthy Homes Program that was funded by a three-year, \$1.71 million Healthy Homes Production Grant from the U.S. Department of Housing and Urban Development. The goal of the statewide program was to improve the health of Vermont families by fixing health and safety hazards in the homes of low-income and vulnerable Vermonters.

Fewer hazards in the home keep people healthier and often mean fewer visits to the doctor or emergency room, thereby reducing health care costs. Examples of common hazards include asthma triggers, tripping and falling locations, heating system problems, fire, carbon monoxide poisoning, electrical shock, mold, pests, and radon.

Many key partners assisted with implementing the program, including the Vermont Department of Health and the State's five NeighborWorks® Home-Ownership Centers run by Champlain Housing Trust, Downstreet Housing, NeighborWorks of Western Vermont, RuralEdge and Windham & Windsor Housing Trust. Southeastern Vermont was also assisted by the Parks Place Community Resource Center in Bellows Falls. In addition, a number of Vermonters were assisted by the State's Weatherization Assistance Programs managed by the Office of Economic Opportunity and the community action organizations of BROCC, Capstone, CVOEO, NETO and SEVCA.

The program assisted 268 homeowners from all corners of the State to make a variety of much-needed repairs in people's homes. One example is the work done to the home of Merle and Marilyn of Newfane, featured at left.

## VHCB Lead Hazard Reduction Program

Last fall, VHCB received a new, \$3.2 million Lead Hazard Control Grant from the U.S. Department of Housing & Urban Development. VHCB's Lead Hazard Reduction Program recently completed its 20<sup>th</sup> year serving Vermont families; more than 2,600 homes and apartments have been assisted since 1994.

The program provides direct assistance to homeowners and rental property owners in the form of testing, risk assessment, project design, construction management, and relocation assistance, as well as grants and deferred loans to pay for the lead hazard control work. The Lead Program works with the Vermont Department of Health and other partners to conduct outreach and public education to raise awareness about childhood lead poisoning, which remains a significant public health problem due to the age of Vermont's housing stock. We provide training and education to contractors, property owners, child care providers and others.

For more information about lead paint safety, rules and regulations, and training opportunities, visit: [www.LeadSafeVermont.org](http://www.LeadSafeVermont.org)

To learn more about VHCB's Lead Program and how to apply for assistance, see: [vhcb.org/Lead-Paint/](http://vhcb.org/Lead-Paint/)



# Vermont Housing & Conservation Board

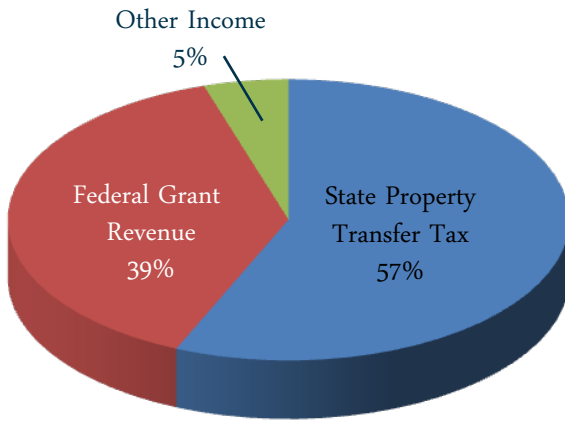
## Balance Sheet

June 30, 2015

	General Funds	Restricted Funds
ASSETS and DEFERRED OUTFLOWS of RESOURCES		
ASSETS:		
Cash Accounts	\$ 10,311,957	\$ 2,574,582
Due from Other Funds	363,929	149,910
Receivables	41,969	54,684
Loans Receivables	114,566,127	61,797,718
Grant Reimbursements Receivable	-	2,628,323
TOTAL ASSETS	125,283,982	67,205,217
DEFERRED OUTFLOWS of RESOURCES:		
Unexpended Awards	4,578,953	12,745,598
TOTAL ASSETS and DEFERRED OUTFLOWS of RESOURCES	\$ 129,862,935	\$ 79,950,815
LIABILITIES, DEFERRED INFLOWS of RESOURCES and FUND EQUITY		
LIABILITIES:		
Accounts Payable & Accruals	\$ 368,099	\$ 19,845
Due to Other Funds	123,991	389,848
Due to State of Vermont	-	2,303,009
Long-term Debt	-	271,695
TOTAL LIABILITIES	492,090	2,984,397
DEFERRED INFLOWS of RESOURCES:		
Deferred Revenue - Loans	114,566,127	61,526,023
Deferred Grant Revenue - Project Commitments	4,578,953	12,745,598
TOTAL DEFERRED INFLOW of RESOURCES	119,145,080	74,271,621
FUND BALANCES:		
Committed for Projects	9,892,478	1,624,816
Restricted for Programs	-	1,069,981
Assigned	247,971	-
Unassigned	85,316	-
TOTAL FUND BALANCES	10,225,765	2,694,797
TOTAL LIABILITIES, DEFERRED INFLOWS of RESOURCES & FUND EQUITY	\$ 129,862,935	\$ 79,950,815

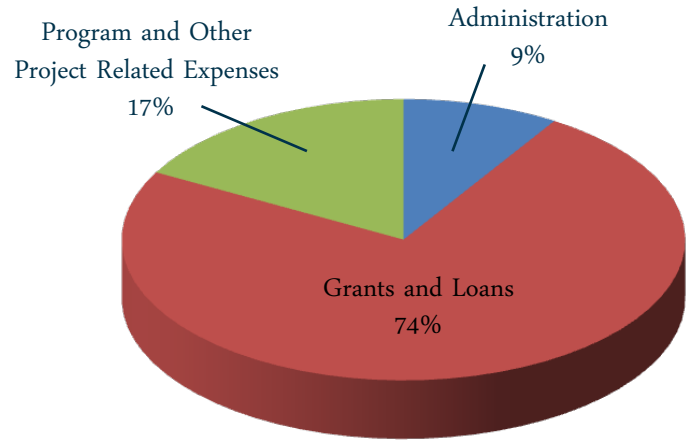
To receive a copy of the audited financial statement, please contact VHCB.

## Vermont Housing & Conservation Board Fiscal Year 2015



### Revenues

\$26,451,933



### Expenditures

\$22,890,132



#### ▲ Kilby-Harrison, Addison

Pat and Melanie Harrison operate an organic dairy with frontage on Route 22A and sweeping views of the Adirondacks to the west and Snake Mountain to the east. The Vermont Land Trust worked with them to conserve 432 acres using \$189,000 in VHCB funding and \$185,000 in federal NRCS funds. The easement protects water quality, a clayplain forest, and an archeological site.



# Vermont Housing & Conservation Board

## Annual Report to the General Assembly

### Funding Commitments

FY 2014 and July–December 2015

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#### Housing Awards

July 2014–December 2015

##### **Addison County Community Trust**

Gevry Park Redevelopment, Waltham. \$350,000 award to redevelop a mobile home park with 14 energy efficient modular replacement homes and improvements to water, sewer and electrical systems, roadways, drainage and landscaping. \$440,000 federal HOME Program award. Total development costs: \$3,503,000.

Organizational Development Grant. \$84,000 award for 18-month organizational development costs.

##### **Brattleboro Housing Authority and Housing Vermont**

Red Clover Commons, Brattleboro. \$590,000 VHCB award to develop 55 senior apartments as a partial replacement for the 80-unit Melrose Terrace public housing development damaged in Tropical Storm Irene. Underground parking, a warming kitchen, dining area, property management office and SASH (Support & Services at Home) office. Project-based rental assistance provided by HUD. \$875,000 federal HOME Program award. Brownfield remediation funds and \$5 million in Community Development Block Grant Disaster Relief funds. Total development cost: \$14,972,200.

##### **Burlington Housing Authority**

Avenue 7, Burlington. \$233,000 VHCB award to develop housing for young adults with developmental disabilities transitioning from living with their parents to independent living. New construction of a 6-bedroom community house with shared common areas and an apartment for a resident manager as well as rehabilitation of an adjacent, 6-unit apartment building. Support services provided by HowardCenter for Human Services. Total development cost: \$1,433,000.

##### **Cathedral Square Corporation**

Organizational Development Grant. \$69,000 award for 18-month organizational development costs.

##### **Cathedral Square Corporation and Housing Vermont**

Kelley's Field, Hinesburg. \$204,000 VHCB award to rehabilitate 24 apartments for seniors and people with disabilities. Project-based rental assistance. Improvements will include new roofing, flooring and finishes, new mechanical systems for heating and ventilation, converting from fuel oil to natural gas, adding insulation and improving accessibility. \$225,000 federal HOME Program award. Total development cost: \$3,999,000.

Elm Place Senior Housing, Milton. \$550,000 VHCB award to construct 30 new apartments with support services; SASH site. Highly energy efficient building. \$357,000 federal HOME Program award. Total development cost: \$7,562,000.

##### **Champlain Housing Trust**

Beacon Place, South Burlington. \$500,000 VHCB award to acquire and convert a former motel to create 19 efficiency apartments of supportive housing for formerly homeless individuals with chronic health conditions. Total development costs: \$1,725,000.

Organizational Development Grant. \$136,500 award for 18-month organizational development costs.

##### **Champlain Housing Trust and Housing Vermont**

Bright Street Co-op, Burlington. \$1,000,000 VHCB award for the construction of a 40-unit, mixed-income family rental co-operative with underground parking, a common room, laundry, garden space and a playground. This infill project will clean up a blighted site in a neighborhood close to schools, services and amenities. Total development cost: \$10,552,000.



**Dinesh Pradhan and his wife Dhan, their son and new baby moved into one of two homes constructed by Green Mountain Habitat for Humanity at Harrington Village in Shelburne.**

### **Habitat for Humanity Chapters Celebrate 100 Homes**

Collectively, Vermont's Habitat for Humanity Chapters have reached a milestone: 105 homes have been built around the state. Since 1989, VHCB has supported each of these homes with a total of \$2.18 million in grants used to pay for land or to subsidize the costs of construction. The resulting savings are passed on to first-time home owners.

In the Habitat model, home owners are selected early in the process, before construction begins. While criteria vary among the various Habitat groups, generally, families must have an income of 50-70% of the median income, be living in substandard rental housing, have a history of good financial management, and must complete 400 sweat equity hours helping to build their home. Habitat chapters utilize the services of contractors as needed and coordinate volunteer crews and donated materials from numerous sources—a complex organizing task!

In recent years, several Habitat chapters have developed sites with multiple homes, phased over time according to the availability of resources and volunteers. Last year, Bennington Habitat for Humanity completed the 7<sup>th</sup> home on Jennifer Lane in Manchester. On North Branch Street in Bennington, across from the recently constructed North Branch Apartments developed by Shires Housing, Bennington Habitat purchased a one-acre lot and demolished a substandard house and sheds to make way for three single-family homes. The first home will be built in 2016, helping revitalize this neighborhood.

## **July 2014–December 2015**

Green Street Village, Hinesburg. \$475,000 VHCB award to develop 23 multi-family rental housing apartments as part of a planned residential development in the Village Center of Hinesburg with services, amenities, and public transportation located within walking distance. \$575,000 federal HOME Program award. Total development cost: \$5,217,000.

Winchester Place, Burlington. \$405,000 federal HOME Program award to acquire the land and undertake comprehensive site improvements and moderate rehabilitation of 148 apartments. Total development cost: \$14,949,000.

### **Committee on Temporary Shelter and Housing Vermont**

95 North Avenue, Burlington. \$420,000 VHCB award to develop 14 one-bedroom and efficiency apartments on the second floor of the COTS headquarters and the proposed location of the COTS Daystation on North Avenue in Burlington. Total development cost: \$5,918,000.

### **Downstreet Housing & Community Development**

Colonial Village, Bradford. \$57,300 VHCB award for pre-development costs associated with the acquisition and preservation of 21 affordable apartments for seniors, families, and people with disabilities. Colonial Village Apartments consists of four buildings within walking distance of the Village of Bradford. All 21 units have Project-based Rental Assistance.

Summer Street Apartments, Barre City. \$700,000 VHCB award to construct 27 new apartments and office space for Downstreet Housing & Community Development in two, three- and four-story buildings in downtown Barre. Demolition of two substandard buildings in a blighted area between Main and Summer Streets and infill development to create new parking, commercial and residential use consistent with the City's Master Plan. \$225,000 federal HOME Program



## Housing Awards

award. Total development cost of the housing: \$9,332,000.

Organizational Development Grant. \$76,500 award for 18-month organizational development costs.

### **Housing Trust of Rutland County**

Adams House and Carriage Barn, Fairhaven. \$104,142 VHCB award for energy retrofit, rehabilitation and preservation of affordability in 13 apartments for elderly and disabled residents in historic marble house and associated carriage barn. \$337,000 HOME Program award.

Organizational Development Grant. \$84,000 award for 18-month organizational development costs.

### **Housing Vermont**

Applegate Biomass Energy Rehab, Bennington. \$550,315 VHCB award to retrofit the heating system, adding insulation and weatherization at this 130-unit apartment complex. \$499,316 federal HOME Program award. Total development costs: \$8,968,000.

### **Lamoille Housing Partnership**

Organizational Development Grant. \$84,000 award for 18-month organizational development costs.

### **Randolph Area Community Development Corporation**

Armstrong Mobile Home Park, Randolph. \$288,000 award to acquire and rehabilitate a 16-lot mobile home park and a 2-unit apartment building. Total development costs: \$957,000.

### **RuralEdge**

Darling Inn, Lyndonville. \$425,000 VHCB award to rehabilitate a 28-unit service-supported senior housing development with project based rental assistance. Rehabilitation will address health and safety code concerns, improve accessibility, increase energy efficiency and restructure project debt. \$250,000 federal HOME Program award. Total development cost: \$4,971,890.

Organizational Development Grant. \$76,500 award for 18-month organizational development costs.

### **Shires Housing**

Bennington Historic Rehabilitation, Bennington. \$316,558 VHCB award to rehabilitate 26 apartments in six historic buildings to improve energy efficiency, lower operating costs and improve accessibility. New kitchen appliances and bathroom fixtures. \$400,000 federal HOME Program award. Total development cost: \$3,613,690.

Organizational Development Grant. \$84,000 award for 18-month organizational development costs.

## July 2014–December 2015

### **Shires Housing and Housing Vermont**

Monument View, Bennington. \$525,000 VHCB award to purchase a partially developed 2.75-acre infill site off of South Street on the edge of Bennington's Designated Downtown and construct 24 new apartments. Served by public transportation and located within walking distance of downtown Bennington and the middle and high schools. \$575,000 federal HOME Program award. Total development cost: \$6,569,160.

### **Twin Pines Housing Trust**

Organizational Development Grant. \$84,000 VHCB award for 18-month organizational development costs.



**The historic Darling Inn in the center of Lyndonville**, a 28-unit senior housing development affordable to very low-income seniors, needed to address health and safety deficiencies to continue operating. RuralEdge purchased the property and assembled a suite of sources, including VHCB and HOME Program funding and a low-interest loan from USDA Rural Development to undertake the necessary improvements to the historic building. The commercial kitchen and dining room serve as the Community Meal Site and headquarters for Meals on Wheels for the surrounding area. Darling Inn is also a site for the Support and Services at Home (SASH) program, through which RuralEdge provides health care coordination services to the residents and to other senior residences in Lyndon and surrounding communities. Thanks to the infusion of capital to preserve this landmark housing resource, the Darling Inn will continue to provide housing and services to residents and seniors in the neighboring towns. With support services and rental assistance, Darling Inn is a popular choice for elders seeking affordable housing and maintains a 2-year waiting list.

### **Twin Pines Housing Trust & Housing Vermont**

Safford Commons, Woodstock. \$110,000 VHCB award to offset \$1.5 million in legal and carrying costs for a development that was delayed for 7 years by legal challenges and appeals. New construction of 28 affordable and energy efficient apartments in 10 new, duplex and triplex buildings located directly across from the Woodstock Union High School and Middle School. Four additional new units are located in the historic former Grange Hall. Total development cost: \$9,439,600.

### **Vermont Community Loan Fund**

Organizational Development Grant. \$30,000 VHCB award for 18-month organizational development costs.

### **Windham & Windsor Housing Trust**

Brattleboro Neighborhood Housing III, Brattleboro. \$325,000 VHCB award to rehabilitate 29 apartments in five historic buildings. Energy efficiency improvements, upgrades to fixtures and finishes, building code compliance include sprinklers, accessibility and electrical work, capital improvements and restructuring debt. \$395,000 federal HOME Program award. Total development cost: \$5,517,000.

### **Windham & Windsor Housing Trust and Housing Vermont**

Evergreen Heights Apartments, Springfield. \$700,000 VHCB award to acquire and rehabilitate 44-apartment complex. Total development costs: \$2,774,000.

Organizational Development Grant.

\$151,500 VHCB award for 18-month organizational development costs.

## **STATEWIDE PROGRAMS**

### **Feasibility Fund**

\$125,000 recapitalization of the VHCB feasibility fund, which provides awards of up to \$15,000 for predevelopment costs including surveys, options, appraisals, market and engineering studies, architect's fees, etc.

### **Habitat and Vocational Education Building Fund**

\$315,000 to recapitalize the Habitat and Vocational Building Fund, to provide grants for 8 homes built by Habitat for Humanity chapters or vocational educational programs. Total development cost: \$1,500,000.

### **HOMELAND**

\$600,000 recapitalization of program providing purchase subsidies and rehabilitation loans to low- and moderate-income Vermont households purchasing permanently affordable homes through community-based housing organizations and NeighborWorks® HomeOwnership Centers. Will provide approximately 14 purchase subsidies. Total development cost: \$3,000,000.

### **Organizational Development Grants**

\$567,000 VHCB award to provide 2016 Organizational Development grants to 11 non-profit housing development organizations around the state. \$150,108 in HUD HOME funds for organizational development grants to 6 Community Housing Development Organizations.

### **Single Family Stewardship Fund**

\$120,000 VHCB award to recapitalize a fund to provide assistance to non-profit groups for carrying costs, real estate fees, advertising or other transactional costs associated with homes that are difficult to market or sell.

### **Technical Assistance Fund**

\$60,000 recapitalization of fund to assist housing development and conservation organizations with organizational sustainability, long-term property management, asset management and stewardship of long-term restrictions on properties.

### **Transitional Housing Fund**

\$133,000 recapitalization of fund for the development of transitional housing statewide.

### **Vermont Center for Independent Living**

Home Access Program. \$445,000 VHCB award for program and operating costs providing grants for accessibility modifications to approximately 46 homes occupied by low-income people with physical disabilities throughout the state, allowing individuals to live independently. Total program cost: \$1,000,000.



## Conservation Awards

July 2014–December 2015

### **Catamount Trail Association**

Organizational Development Grant.  
\$18,000 award for 18-month organizational development costs.

### **Cross Vermont Trail Association**

Organizational Development Grant.  
\$24,000 award for 18-month organizational development costs.

### **The Green Mountain Club**

Organizational Development Grant.  
\$39,000 award for 18-month organizational development costs and stewardship activities.

### **Lake Champlain Land Trust**

David and Katherine Cadreact Sugarbush, Milton. \$61,000 VHCB award to conserve 184 acres abutting the Sand Bar Wildlife Management Area; 161-acre sugarbush; special easement protections for lakeside natural community and for nationally significant archeological sites; \$75,000 bargain sale; Total project costs: \$61,000.

Organizational Development Grant.  
\$37,500 award for 18-month organizational development costs and stewardship activities.

### **Preservation Trust of Vermont**

Huntington Town Hall Stewardship.  
\$5,500 VHCB award for stewardship of historic preservation easement on the town hall.

Journey's End, Grafton. \$85,000 VHCB award for restoration of nationally significant historic site on the African American History Trail. The property also provides access and parking for a spur to the Windmill Hill Pinnacle Trail. Total project costs: \$162,500.

### **Richmond Land Trust**

Willis Hill, Richmond. \$67,500 VHCB award towards acquisition of 20 acres for recreational and educational use and water quality protection. Located on Route 2 northwest of Richmond Village and adjacent to Camels Hump Middle School, the partially wooded hillside



*Vermont Land Trust photo*

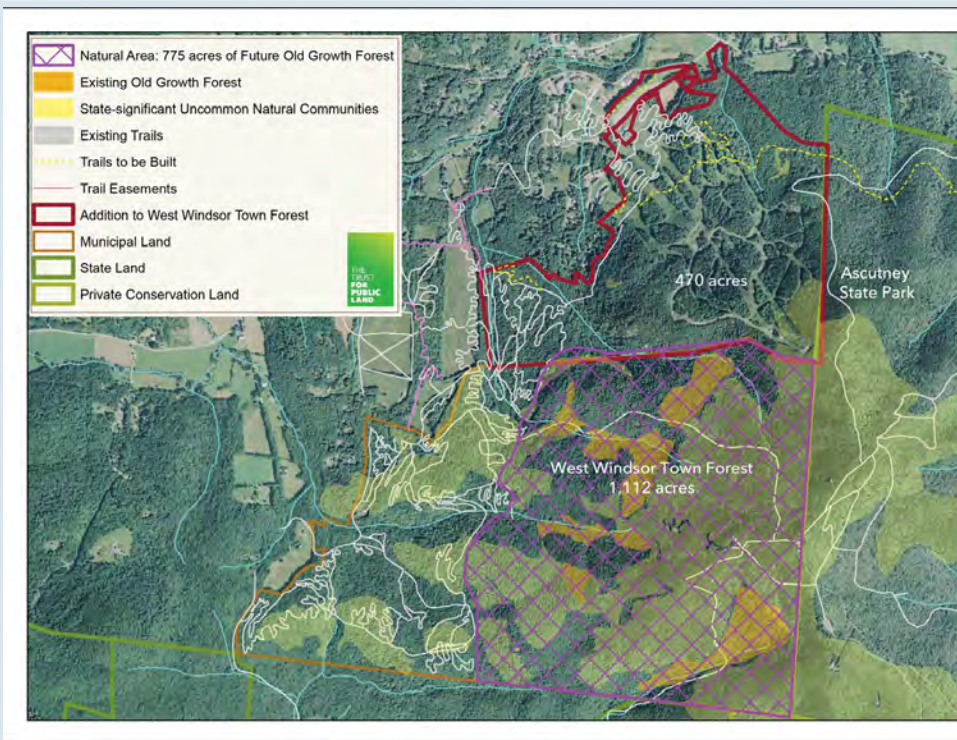
### **Ben Dana and Danielle Allen, Root 5 Farm, Fairlee**

The Vermont Land Trust worked with farmers Danielle Allen and Ben Dana to conserve 28 acres of farmland along the Connecticut River. Danielle and Ben grow certified organic vegetables on the farm's top-quality sandy loam. They add compost, rotate crops, and plant cover crops to increase the fertility of the soil. Root 5 Farm provides food to the community at three farmers' markets, nine local markets and restaurants, and through CSA vegetables shares from May to December. The farm participates in the Vermont Farm Share Program and donates extra food to Willing Hands and the Bradford Senior Center.

The farmland has frontage on the Connecticut River. Easement protections call for a buffer strip to be maintained along the water's edge to ensure that the riverbank remains naturally vegetated, helping stabilize the river's edge against erosion and flooding.

## Conservation Awards

July 2014–December 2015



### West Windsor Town Forest

The Trust for Public Land, working with the Town of West Windsor, the Upper Valley Land Trust and Sport Trails of Ascutney Basin, conserved 468 acres of the former Ascutney Mountain Resort for addition to the existing 1,112-acre West Windsor Town Forest. A conservation easement ensuring permanent protection has been placed over the entire 1,580 acres, securing an extensive trail network, a public drinking water source, the prominent backdrop of the village of Brownsville, and a defining feature of West Windsor's history and economy.

“This acquisition means the four-season beauty and use of the north face of Mount Ascutney will be preserved for this generation and for future generations. This is a tremendous gift to the citizens of this town and the larger region.”

—Tom Kenyon, Selectboard member

Ascutney Trails is a 30-mile network of non-motorized, recreational trails that scale the peak and hug the western base of Mount Ascutney, built and managed by Sport Trails of Ascutney Basin (STAB). The Trails have become a recreation destination, providing a desperately needed boost to the local economy, which declined precipitously following the 2010 closure of the Ascutney Mountain Ski Area.

“This is a great investment in the town's future. It means improved access to and development of recreation, conservation, and education opportunities in a particularly unique setting. The outdoor recreation industry is stronger than ever right now, and securing this land will allow the town to build on the already established reputation of top quality mountain biking, hiking, and backcountry skiing.” —Michael Bell, director of STAB

serves as a scenic gateway to the western approach to the Village. To be managed for year-round recreational and educational use, including winter sledding and use as an outdoor classroom by Camels Hump Middle and Richmond Elementary Schools. \$64,000 Richmond Conservation Fund contribution. Total project costs: \$201,500.

### St. Johnsbury History & Heritage Center

\$67,500 VHCB award towards acquisition of a historic home and carriage house to create a gateway center for the preservation, interpretation and celebration of the community's collections and traditions. Total project costs: \$211,500.

### The Nature Conservancy

Black Mountain-ZFR Properties, Dummerston. \$245,150 VHCB award to conserve 275 acres with unusual geology and rare natural communities for addition to TNC's Black Mountain preserve. Protects the watershed of a pristine stream that flows into the West River. Public access and a network of hiking trails. Leveraged \$135,000 federal Landowner Incentive Program funds. Total project costs: \$482,500.

Quarry Hill, Pownal. \$39,850 VHCB award to acquire 25 acres for addition to TNC's ecologically diverse, 80-acre Quarry Hill Natural Area Preserve. The acquisition provides additional and better access to the preserve, which features public access for hiking, walking, hunting, snowshoeing. A one-half-acre parcel with road frontage, served by town sewer, will be donated to the Bennington County Habitat for Humanity chapter as a future affordable house lot. Total project costs: \$64,525.

Organizational Development Grant. \$50,000 award for 18-month organizational development costs and stewardship activities.



## Conservation Awards

### **The Nature Conservancy and Vermont Land Trust**

Willoughby Peaks Forestland, Westmore. \$200,000 VHCB award for purchase of a conservation easement on 2,965 acres of private forestland. Adds to a 12,000-acre block of protected land, connecting two units of Willoughby State Forest, Bald Hill Wildlife Management Area, and privately conserved forest land. Protects undeveloped shoreline on Long and Mud Ponds, headwater streams and wetlands in the Lake Memphremagog watershed. Enhances wildlife habitat connectivity and resilience to climate change. Leverages \$2,456,765 in private and foundation funds and bargain sale by the owners. Total project costs: \$2,656,000.

### **Town of Bennington**

Walloomsac Headwaters Natural Area, Bennington. \$122,000 VHCB award to conserve 144 acres of wetlands and recreational land near residential neighborhoods. Permanent public access to trails and fishing access; canoe/kayak launch sites to be developed. Abuts other properties owned by the town and/or non-profits. 108 acres of Class II wetlands and 2 miles of frontage on Jewett Brook, South Stream and the Walloomsac River. Total project costs: \$187,300.

### **Town of Dorset**

Gettysburg Quarry Property, Dorset. \$135,000 VHCB award to conserve 201 acres of upland woods, including a historic marble quarry, for addition to the town forest. Acquisition provides for permanent public access to existing trails in the town forest. A 100-year-old hiking trail crosses the property, leading to the quarry and Gilbert Lookout on Owl's Head peak. Rare plant species. Total project costs: \$495,000.

### **Town of Huntington**

Huntington Town Hall, Huntington. \$51,575 VHCB award to rehabilitate and restore the town hall for year-round municipal and community use. Restoration

of the original front doors, roof replacement, and energy retrofits including building insulation and storm windows. Total project costs: \$232,000.

### **Trust for Public Land**

Ascutney Mountain, West Windsor. \$300,000 VHCB award for acquisition and conservation of 469 acres for addition to the 1,112-acre town forest, and conservation easement on the town forest. Includes 11-mile trail network, part of a 49-mile trail network on adjacent property. Wildlife habitat and natural resource protection, sustainable forest management and water quality protection. Adjoins a 4,730-acre block of conserved lands including the Ascutney State Park, Little Ascutney Wildlife Management Area, Weathersfield Town Forest, and private conservation lands. Acquisition supports the town's public recreation and economic development strategy. Leveraged by the federal Community Forest Program, foundations, private donors and town contribution. Total project costs: \$1,500,000.

### **Upper Valley Land Trust**

Chase Field, North Pomfret. \$50,880 VHCB award to conserve 22 acres. Transfer of farmland to long-time renters operating an organic milk and farmstead cheese operation. Highly visible, scenic frontage near 3,000 acres of conserved land. Riparian buffer to be established along the Mill Brook. \$61,000 federal NRCS funding. \$25,920 leverage. Total project costs: \$111,880.

Richardson Farm, Hartland. \$214,500 VHCB award to conserve 194 acres. Family enterprise consisting of a registered Jersey dairy farm with a maple sugaring and split rail fence business. \$301,000 federal NRCS funding. Total project costs: \$515,500.

Garvin Hill Sugarbush, Richardson Farm, Hartland. \$169,000 VHCB award to conserve 96-acre sugarbush. The family has been farming in Hartland for more than 100 years and has managed the Garvin

## July 2014–December 2015

Hill sugarbush for over 70 years. Their sugaring operation utilizes over 8,000 taps, on both owned and rented parcels. Total project cost \$169,000.

Organizational Development Grant. \$63,000 award for 18-month organizational development costs and stewardship activities.

### **Vermont Agency of Agriculture, Food & Markets**

Act 250 Mitigation. \$179,252 VHCB award for work on issues related to Act 250 9(b).

Conservation Stewardship Award. \$50,000 award for stewardship activities related to co-holding easements on conserved farmland.

### **Vermont Agency of Natural Resources**

Long Range Management Planning \$20,000 VHCB award to address planning needs for ANR land including wildlife and timber assessments, natural community mapping, wildlife habitat assessment and flood resiliency studies.

### **Vermont Department of Forests, Parks and Recreation and The Trust for Public Land**

Mendon Brook Forest, Shrewsbury and Mendon. \$517,200 to assist with the acquisition of approximately 1,346 acres in Shrewsbury and Mendon to be conveyed to FPR, to be managed as the new Jim Jeffords State Forest. Total project costs: \$1,537,500.

### **Vermont Land Trust**

Danielle Allen and Ben Dana Farm, Fairlee. \$65,500 VHCB award to conserve 28 acres of prime and statewide soils along the Connecticut River. Organic vegetable farm with a 35-foot riparian buffer along 1,700 feet of the Connecticut River. \$102,500 federal NRCS award; \$41,000 leverage. Total project costs: \$209,000.

Barabe, Berkshire. \$191,500 VHCB award to conserve 232-acre, grass-based working dairy farm with stunning views. Facilitates purchase of adjacent farm to bring sons into the business. \$212,500 federal

## Conservation Awards

NRCS funding. \$25,000 bargain sale.  
Total project costs: \$404,000.

Bentley/Boomhower/Beaudoin Retroactive OPAV, Cambridge. \$130,000 VHCB award for Option to Purchase at Agricultural Value; the project enables renters to buy the farm and make improvements; riparian buffers were added to the easement; Total project costs: \$130,000.

Berthiaume farmland, Fairfax. \$221,500 VHCB award to conserve 206 acres farmland and facilitate transfer of organic dairy to new farm buyers. \$206,000 federal NRCS funds. Total project costs: \$439,000.

Bidinger, Charlotte. \$88,400 VHCB award to conserve 73 acres, facilitating transfer to successful dairy that has leased the parcel for 45 years. \$160,600 NRCS federal funding. \$71,200 bargain sale by landowner with support from Charlotte Land Trust and Town of Charlotte. Total project costs: \$249,000.

Bonner/Cesario Farm, Cornwall and Bridport. \$52,000 VHCB award to conserve 91 acres; \$57,500 federal NRCS award; pasture and hay land to be transferred to adjoining livestock farmers; abuts Lemon Fair WMA; Total project costs: \$109,500.

Myron Bowen Farm, Rochester. \$66,500 VHCB award to conserve 113 acres; \$62,500 federal NRCS award; addition to conserved grass-fed beef and dairy goat farm; over a mile of frontage on the White River and a tributary; Total project costs: \$129,000.

Alex and Michelle Brace Farm, Ferrisburgh. \$57,000 VHCB award to conserve 46 acres; \$80,000 federal NRCS award; additional crop land for conserved dairy farm; \$27,000 bargain sale; Total project costs: \$164,000.

Michael Bruce, Williston. \$195,000 federal NRCS award to conserve 146 acres farmland. Frontage on Allen Brook, an impaired waterway, and establishment of a 50' buffer, which is a town priority.

Public access to a trail. \$218,320 leverage from the town of Williston. Total project costs: \$414,770.

Bryant Farm, Pawlet. \$151,345 VHCB award to conserve 168 acres. Dairy farm transferring to new owners; riparian buffer along Beaver Brook. \$235,000 federal NRCS award; \$125,000 in private foundation funds. Total project costs: \$511,345.

David and Katherine Cadreact Farm, Milton. \$184,000 VHCB award to conserve 261 acres; \$180,000 federal NRCS RCPP award; organic beef and hay farm; 10-acre Surface Water Protection Zone; 5 acres of special protection for a nationally significant archeological site. Total project costs: \$364,000.

Chaput/Starr Farmland, Troy. \$99,000 VHCB award to conserve 208 acres. Addition to conserved dairy farm; surface water protection zones along tributaries of the Missisquoi River. \$95,000 federal NRCS RCPP award; Total project costs: \$195,900.

Chris & Elizabeth Dutton, Randolph. \$61,500 VHCB award to conserve 111 acres cropland for dairy that employs Vermont Technical College students and graduates. Protection of fen and surface water provided through easement restrictions. \$57,500 federal NRCS award. Total project costs: \$119,000.

Elliot-Maxfield/Reynolds Farm, Alburgh. \$24,000 VHCB award to conserve 57 acres; \$20,000 federal NRCS award; addition to conserved dairy; 3-acre Surface Water Protection Zone; Total project costs: \$44,000.

C & H Fay, Guildhall. \$37,000 federal NRCS award to conserve 61 acres cropland to be transferred to farmers who have been leasing the land to support their dairy. Riparian buffer to protect 1,000' frontage on the Connecticut River. \$65,527 leverage from the Connecticut River Mitigation and Enhancement Fund. Total project costs: \$102,527.

## July 2014–December 2015

Ferris (Bouthillette) I, Fairfax. \$135,000 VHCB award to conserve 161 acres; \$137,000 federal NRCS award; dairy farm; project enables transfer to new owners; 3-acre Surface Water Protection Zone; Total project costs: \$272,000.

Ferris (Bouthillette) II, Fairfax. \$88,000 VHCB award to conserve 100 acres; \$85,000 federal NRCS award; cropland for dairy; project enables transfer to new owners; grassed buffers along ditches and streams; Total project costs: \$173,000.

Fournier Farm, Swanton. \$146,500 VHCB award to conserve 96 acres of farmland used for crops and grazing for organic dairy. Outstanding soil resource and 1,200' frontage on Lake Champlain. The farm has implemented many practices to minimize agricultural run-off. One-acre protection zone to protect prehistoric archeological site. \$257,500 federal NRCS award. \$98,000 bargain sale. Total project costs: \$404,000.

Gardner Farm, Pownal. \$63,000 VHCB award to conserve 101 acres. Addition to conserved organic dairy; surface water protection zone along tributary of the Hoosic River. \$63,000 federal NRCS award; \$22,000 private funds. Total project costs: \$149,260.

Garvey Farm, Hinesburg. \$124,000 VHCB award to conserve 92 acres cropland and pasture for addition to abutting, 60-cow, 170-acre, conserved dairy operation. Special treatment area for a clayplain forest; stream protected by a surface water protection zone, 1-acre archeological protection zone. \$120,000 federal NRCS award. Total project costs: \$244,000.

Keith Gray Farm, Holland and Derby. \$272,550 VHCB award to conserve 329 acres. Dairy farm; surface water protection zone along a tributary of Stearns Brook. \$181,450 federal NRCS award. Total project costs: \$458,500.



## Conservation Awards

July 2014–December 2015



Preservation Trust of Vermont photo

### Journey's End, Grafton

The Preservation Trust of Vermont, the Vermont Fish and Wildlife Department and the Vermont Division for Historic Preservation are collaborating to preserve the Birchdale Camp, the only remaining building on the Turner Homestead, a nationally significant historic site known as Journey's End. Alexander Turner, a former slave who settled in Grafton in 1873, developed the property into a successful farm. His daughter, [Daisy Turner](#) (1883-1988), related family history and African American experiences in compelling oral histories.

Pat and Melanie Harrison Farm, Addison. \$45,000 VHCB award to conserve 72 acres; \$41,000 federal NRCS award; organic dairy; 6-acre Surface Water Protection Zone protects tributary flowing to Dead Creek WMA; Total project costs: \$86,000.

Richard Harvey Farm, Rochester. \$65,000 VHCB award to conserve 167 acres; \$61,000 federal NRCS award; beef and sweet corn operation; over a mile of frontage on the White River; long-time collaboration with the White River Partnership; Total project costs: \$126,000.

Herskowitz Property, Williston. \$150,000 VHCB award to conserve 108 acres of open fields, woodland, and sugarbush adjacent to Mud Pond Town Park with extensive network of recreational trails; \$125,243 in town funds; \$41,000 bargain sale. Total project costs: \$349,775.

David and Penny Howrigan Farm, Fairfax. \$221,500 VHCB award to conserve 222 acres; \$217,500 federal NRCS award;

Land supports large dairy operation at conserved home farm; 8.5-acre Surface Water Protection Zone for Mill Brook; Total project costs: \$439,000.

Huntley/Balfe Retroactive OPAV, Orwell. \$130,000 VHCB award to purchase Option to Purchase at Agricultural Value on 342 acres. Project also adds 28.5 acres of surface water protection zones along streams and wetlands. \$10,000 bargain sale. Total project costs: \$140,000.

Husk I, Ferrisburgh. \$109,000 VHCB award to conserve 127 acres farmland bordering the Little Otter Creek Wildlife Management Area and with frontage on the South Slang Creek; 400' road frontage. Intergenerational transfer; son is starting a beef operation. \$105,000 federal NRCS funds. Total project costs: \$214,000.

Husk II, Ferrisburgh. \$104,000 VHCB award to conserve 132 acres farmland for addition to the home farm. \$100,000 federal NRCS funds. Total project costs: \$204,000.

Jewett Estate/Thompson Farm, Berkshire. \$79,000 VHCB award to conserve 107 acres of land leased by area dairy farm. Conservation enables purchase by that operation, augmenting its land base and facilitating an intergenerational transfer of the farm. Eight-acre special treatment area along Trout Brook to be included in the conservation easement. \$75,000 federal NRCS award. Total project costs: \$155,500.

Johnson/Legare (Bub's Best LLC), Calais. \$116,500 VHCB award to conserve 224 acres. Organic vegetable farm; surface water protection and public access along Kingsbury Branch. \$112,500 federal NRCS award; \$15,000 in town funds. Total project costs: \$231,250.

Kaiser Farm, Stowe. \$26,750 VHCB award of Act 250 mitigation funds to conserve 49 acres. Diversified small farm transferring to new owners; riparian buffers along Miller Brook. \$295,581 private fundraising; \$65,000 bargain sale. Total project costs: \$387,331.

## Conservation Awards

July 2014–December 2015



Vermont Land Trust-Caleb Kenna photo

### Paul Lisai, Sweet Rowan Farm, Albany

Paul grew up on an orchard in Grafton. He traveled and worked on a variety of farms before deciding he wanted to start his own grass-based dairy. While farming on leased land, Paul enrolled in VHCB's Farm & Forest Viability Program and developed a business plan. He also signed up with the Vermont Land Trust's Farmland Access Program to secure farmland of his own. He found a property in Albany, near where he had been renting farmland since 2011. By conserving the farmland, the property was affordable for the young farmer.

"Buying land is one of the most difficult hurdles for new farmers. We were fortunate to work with VLT to secure a farm to own and grow our business. With land of our own it will be easier to plan for the future." — Paul Lisai

Paul sells 10 varieties of cheese, and cream-top milk. Keeping his business diverse, Paul also sells milk to AgriMark every other day.

Kilby-Harrison, LLC, Addison. \$189,000 VHCB award to conserve 360 acres; \$185,000 federal NRCS award; organic dairy farm; special easement protections for surface water, clayplain forest, and archeology; Total project costs: \$374,000.

Lafreniere, Hinesburg. \$221,500 VHCB award to conserve 214 acres, creating a 476-acre block of conserved farmland. Special treatment area for a clayplain forest; stream protected by a 48-acre surface water protection zone, and a 5-acre archeological protection zone. \$277,500 federal NRCS funds. Total project costs: \$499,000.

Kingdom Trails, Lyndon. \$150,000 VHCB award to acquire and conserve 133 acres of forest land with multi-use recreational trails; economic development asset for the region; riparian buffer protections along a branch of the Passumpsic River. \$150,000 public fundraising; Total project costs: \$283,900.

Susan Monahan and Hisachi Kominami Farm, St. Johnsbury and Waterford. \$20,910 VHCB award to conserve 35 acres. Project enabled purchase by vegetable farmers. Riparian and wetland protection along Moose River; notice provision on historic barn. \$287,400 leverage; Total project costs: \$308,310.

Paul Lisai, Albany. \$89,000 VHCB award to conserve 99 acres; facilitates transfer of the farm to new owner of 20-cow dairy with creamery producing cheese and milk. \$85,000 federal NRCS award. Total project costs: \$174,000.

Lumbra-Barabe II, Berkshire. \$104,500 VHCB award to conserve 103 acres of farmland to be acquired in expansion by neighboring Barabe farm. Excellent dairy facilities and 65 acres of tillage. 7-acre Surface Water Protection Zone along the West Branch of the Pike River. \$12,000 bargain sale. \$112,500 federal NRCS funding. Total project costs: \$217,000.

Meccawe Club Forestland, Bridgewater and Reading. \$120,720 VHCB award to conserve 623 acres of privately-owned woodland with public trails that is managed for timber harvest and wildlife habitat. Adjacent to the Calvin Coolidge State Forest and other conserved land; near the Arthur Davis WMA; located within approximately 28,000 acres of relatively unfragmented forest. Private and foundation funds; bargain sale. Total project costs: \$387,000.

Richard and Helen Morin Farm, Morgan. \$86,500 VHCB award to conserve 155 acres; \$82,500 federal NRCS award; crop land and woodland to be added to adjacent conserved organic dairy farm; Total project costs: \$169,000.

Pratt Farm, Whiting. \$84,000 VHCB award to conserve 123 acres. Dairy farm; 14-acre ecological protection zone adjacent to Great Cornwall Swamp Preserve. \$80,000 federal NRCS award. Total project costs: \$165,600.



## Conservation Awards

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Susan and Bernard Rainville Farm, Highgate. \$159,000 VHCB award to conserve 239 acres that supports this organic dairy operation; \$163,000 federal NRCS award; farm also grows sunflowers and bottles oil; 50-foot forested buffer along the Rock River; Total project costs: \$322,000.

Jason and Ashley Randall Farm, Lowell. \$61,500 VHCB award to conserve 210 acres. Organic dairy farm; riparian buffer and surface water protection along the Missisquoi River. \$57,500 federal NRCS RCPP award. Total project costs: \$120,150.

Silloway Retroactive OPAV, Randolph. \$130,000 VHCB award for Option to Purchase at Agricultural Value; dairy farm and sugarbush; the project facilitated an intergenerational transfer and purchase of adjacent 221 acres. \$27,000 bargain sale; Total project costs: \$157,000.

Spencer Farm, Addison. \$202,500 VHCB award to conserve 441 acres of rented cropland and forestland; 2.4 miles of common boundary with Dead Creek Wildlife Management Area, 44-acre and 19-acre Special Treatment Areas on clay-plain forest; adjacent to conserved farm. \$198,500 federal NRCS funding. Total project costs: \$401,000.

Stannard II, Benson. \$111,500 VHCB award to conserve 205 acres used for hay and rotational grazing for successful beef operation. Expansion of land base enables a son to become a business partner. Surface Water Protection Zone on small stream. \$107,500 federal NRCS funding. Total project costs: \$219,000.

R&E Stowe, New Haven. \$124,800 VHCB award to conserve a scenic, 150-acre former dairy farm that is now a custom dairy heifer and forage production operation. The property has 115 acres of tillable land. \$142,501 federal NRCS funds. Total project costs: \$289,870.

Wright Stowe, New Haven. \$67,251 VHCB award to conserve 74 acres of open farmland used to produce forage for the neighboring custom heifer operation. The project will eventually facilitate an intergenerational transfer. \$63,250 federal NRCS funds. Total project costs: \$148,336.

Thibault Farm Retroactive OPAV, Charlotte. \$130,000 VHCB award for option to purchase 78 acres conserved farmland at agricultural value. Riparian buffer protections on the LaPlatte River. \$10,000 Charlotte Land Trust funding. Total project costs: \$140,000.

Marc and Tiffany Marquis Farm, Newport Town. \$58,500 VHCB award to conserve 121 acres; \$54,500 federal NRCS award; addition to organic dairy; 14 acres of surface water protections; in RCPP priority Missisquoi watershed. Total project costs: \$113,000.

Weed, Sutton. \$254,000 VHCB award to conserve 471 acres farmland used to grow corn and hay to support dairy operation; 60-acre sugarbush with 5,000 taps. Special protection in the easement for a 13-acre white cedar swamp; 3,500 feet frontage on the West Branch of Passumpsic River. \$250,000 federal NRCS funding. Total project costs: \$504,000.

Wortman Farm, Randolph. \$50,400 VHCB award to conserve 93 acres. Dairy farm to be transferred to new owners; riparian buffers along Second Branch of the White River. \$50,000 federal NRCS award. Total project costs: \$104,000.

Organizational Development Grant. \$136,000 award for 18-month organizational development costs and stewardship activities.

Farmland Access. \$45,000 VHCB award for Vermont Land Trust program that links farmers seeking land with farmers wishing to sell, and facilitates affordable purchase using sale of development rights and innovative financing.

### **Vermont River Conservancy**

Beard Swimming Hole, Johnson. \$60,000 VHCB award to purchase and conserve 1.9 acres along Gihon River close to village center. Provides permanent public access for recreational use of beach and swimming hole near school. Riparian buffer provides flood resiliency for downtown business district. \$42,500 leverage from the federal Land and Water Conservation Fund. Total project costs: \$117,500.

Organizational Development Grant \$30,000 award for 18-month organizational development costs.

### **STATEWIDE PROGRAMS**

#### **Feasibility Fund**

\$25,000 recapitalization of fund to provide awards of up to \$8,000 for predevelopment costs including surveys, options and appraisals.

#### **Organizational Development Grants**

\$280,000 for 2016 organizational development grants to 9 conservation organizations operating around the state.

#### **VHCB Farm & Forest Viability Program**

\$430,000 for service providers offering business planning and technical assistance to farmers.

## VHCB has brought \$212 million in Federal Funds to Vermont since 1987

Federal funds administered by VHCB leverage state and private dollars for programs to develop housing, increase affordability, add support services, conserve land and provide business planning services to the agriculture and forestry sectors.

### HOME Program

Federal HOME Program funds are aimed at serving low- and very low-income Vermonters in housing developments meeting the priorities of the State Consolidated Plan. These funds help to cover project development costs, create greater affordability in the projects, and supplement VHCB funds. The Board administers the program on behalf of the Department of Economic, Housing and Community Development. Since 1992 VHCB has administered \$77.6 million in HOME funds.

### Lead-Based Paint Hazard Reduction/Healthy Homes Program

Funded by the U.S. Department of Housing and Urban Development, this program has been operating since 1994, administering \$30 million to reduce lead hazards in more than 2,500 homes and apartments statewide.

### VHCB AmeriCorps Program

VHCB has administered \$5.8 million in funds for this program since 1996, co-sponsoring more than 500 AmeriCorps members to serve one-year terms of service with nonprofit housing and conservation entities. In 2015 the program placed 32 AmeriCorps members around the state.

### Agricultural Conservation Easement Program

Through the USDA Natural Resources Conservation Service, VHCB administers funds from this federal program to conserve farmland. These funds supplement Vermont's state and private efforts, increasing the amount of farmland conserved. The Board has received \$44.4 million in federal funds for farmland conservation. A previous program, Farms for the Future, brought \$14.2 million in federal funds to Vermont for farmland conservation.

### VHCB Farm & Forest Viability Program

VHCB funding for this program is supplemented by federal funds from the Vermont Working Landscape Enterprise Initiative, USDA Rural Development's Rural Business Development Grant Program, USDA Agricultural Marketing Service's Local Food Promotion Program, the US Northern Border Regional Commission, and the Vermont Community Foundation. Since 1992 VHCB has served more than 550 farm and forestry sector enterprises through this program, leveraging a total of almost \$2 million in federal funding.

### HUD Economic Development Initiative Special Project Grants

The Board administers these one-time federal grants that are designated by Congress for specific affordable housing, community and economic development, historic preservation and land conservation projects statewide. Since 1987, the Board has administered nearly \$25.6 million in Special Project Grants.

### Housing Opportunities for Persons with HIV/AIDS

HOPWA funds provide rental subsidies, emergency assistance and supportive services to persons living with HIV/AIDS. This program was developed in collaboration with the Vermont HIV/AIDS Care Consortium, the Department of Health, the Persons with AIDS Coalition, the Vermont Center for Independent Living, and the AIDS service organizations. To date, VHCB has administered more than \$8.5 million in HOPWA funds.

### HUD Technical Assistance Program

VHCB has administered more than \$300,000 in various HUD funds to provide training, operating support and technical assistance to nonprofit developers of affordable housing. VHCB uses HUD technical assistance funds to develop and co-sponsor trainings.



## Modular Housing Innovation Project

Throughout 2015, VHCB has continued to work with our partners at Vermont Energy Investment Corporation, VERMOD High Performance Modular Homes, the High Meadows Fund at the Vermont Community Foundation, and other statewide partners on the design, production, sales, financing and delivery of ground breaking Net Zero Ready affordable modular homes manufactured in Wilder, Vermont. Since delivery of the first home in late 2013, 29 homes have been delivered to both mobile home parks and privately owned lots across Vermont. These modular homes use approximately one third the energy of a typical manufactured home and provide a durable, affordable home ownership option. Our manufacturing partner, VERMOD High Performance Modular Homes, has created 15 permanent new jobs by launching this new business in Vermont.

Providing low-interest, long-term financing options for these homes has also been a focus of this innovative initiative. In June 2015, USDA Rural Housing Service Administrator Tony Hernandez visited Vermont to announce a new USDA mortgage for Vermonters who want to purchase a Vermont-made, energy-efficient modular home. Under the new USDA Energy Efficiency Manufactured Home Pilot Program, low-income homebuyers purchasing high-performance modular homes for use in mobile home parks are now eligible for a 30-year mortgage at a 3.25 percent rate. Very-low income home buyers may be eligible for an interest subsidy down to 1 percent.

“Previous winters meant constant cold wind entering through leaky windows, and constant worries about fuel costs—first with kerosene heat, and later kerosene supplemented with a pellet stove. This winter, though, my family is toasty warm and I’m not worrying about the fuel bills.”

— Simone Colby, Vergennes



“My home is cozy and bright — that is, it has plenty of triple-glazed windows to let in sunlight. The finishes are all well thought-out, attractive and without toxic off gassing.

— Marcie Pleasants, Wilder



“Living in an energy efficient home or one with healthy air quality should not primarily be an affordability issue. The USDA Energy Efficient Manufactured Home Pilot Program is one way in which our state can help support middle-class homeowners who still need relief, and working families who dream of affording and owning their own homes.”

— Senator Patrick Leahy



Efficiency Vermont estimates that a high-performance modular home like the VERMOD equipped with solar panels would cost a homeowner approximately \$0-\$15 a month for heat and electricity.

The Net Zero Energy Capable VERMOD sells for about \$131,000, which includes the cost of the home, site work, foundation, set up costs and all appliances. Incentives from Efficiency Vermont and a deferred loan from the Champlain Housing Trust can reduce the total USDA mortgage for qualified buyers of the VERMOD to as low as \$370 per month.

For more information, visit [vermodhomes.com](http://vermodhomes.com) or contact your local Home Ownership Center at [vthomeownership.org](http://vthomeownership.org)



VHCB is an independent state agency supporting the creation and preservation of affordable housing and the conservation of agricultural and recreational land, forestland, natural areas and historic properties. VHCB also provides training, technical assistance and support for organizational development to the network of non-profits that develop housing and conserve land in Vermont.



Vermont  
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Conservation  
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