



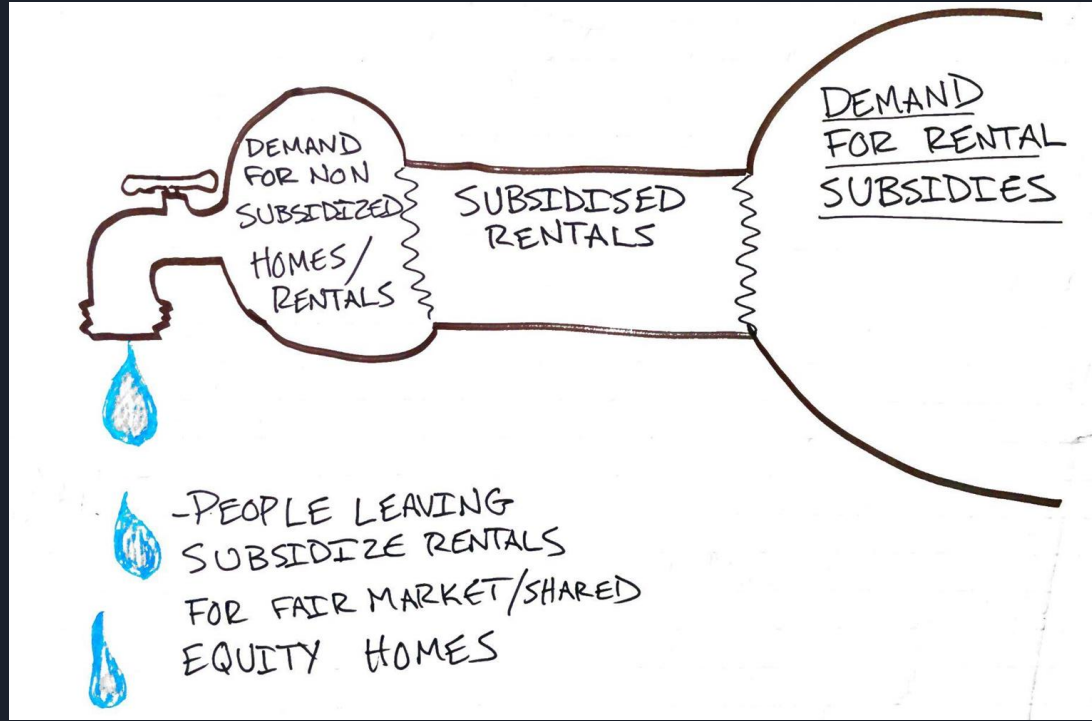
Vermont
Habitat
for Humanity®

Strengthening Affordable Housing

Rebekah Stevens, Executive Director
Rutland County Habitat for Humanity

Zachariah Watson, Executive Director
Central Vermont Habitat for Humanity

The VT Housing Pipeline




Fair market homes ← ← ← ← Perpetually Affordable Shared equity homes

Not New but Stronger

Current Limitations

1. Insufficient \$\$\$ to make homeownership affordable
2. No dedicated voice for homeownership & the Habitat for Humanity Model
 - a. Adding layers for funding make it more difficult
 - i. Having to pursue CTE Loans before grant options
 - ii. Lack of understanding of the Habitat Silent 2nd Mortgage
3. Increasing costs for materials and contracted labor
4. Majority of Habitat affiliates are small and primarily run by volunteers
 - a. Administrative duties are burdensome and time consuming
 - b. Pursuing & administering large grants and funding opportunities are cumbersome
 - c. No one to manage a large statewide funding source
5. Lack of a statewide unified voice
 - a. Training
 - b. Legal support
 - c. Loan support/ Mortgage Lending
 - d. Finances/Accounting



*Quality, energy
efficient, affordable
homes*



Stronger, Faster and More Efficient **Meeting the Housing Crisis Head On**

Solution:

Statewide Affiliate Support Organization Coordinator Position

An ASO Coordinator provides:

1. Affiliate Support in the areas of
 - a. Training
 - b. Education
 - c. Legal, Financial and Loans
 - d. Pursuing of large funding opportunities
 - i. USDA
2. Provides a unified voice for clarity on Habitat model/ homeownership
 - a. Who we serve
 - i. Up to 80% AMI
 - b. How we accomplish our mission to provide perpetually affordable housing
 - c. How we build affordable, modest, efficient and safe housing
3. Ability to pursue bulk discounts on materials and supplies for affiliates as a group
 - a. Negotiating discounts with vendors and contractors



The Ask...

**\$300,000 to fund one Full Time VT
Statewide ASO Coordinator position
for Vermont Habitat for Humanity
Affiliates for 3 years.**

THANK YOU!

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Upper Valley

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