



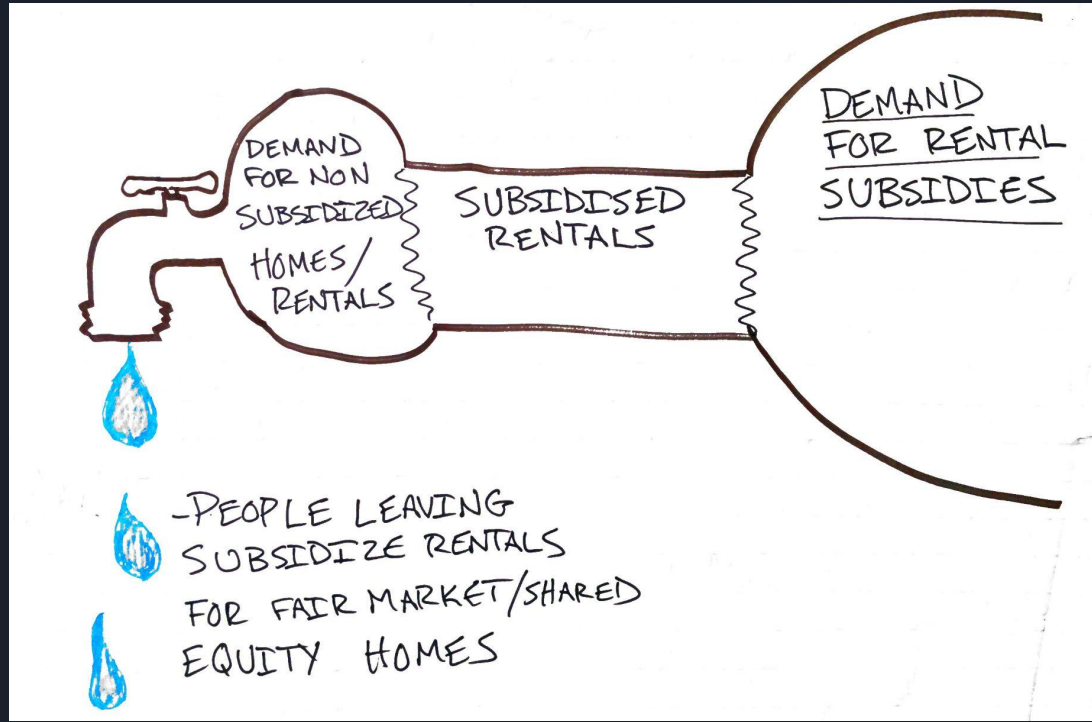
Vermont  
**Habitat**  
for Humanity®

*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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