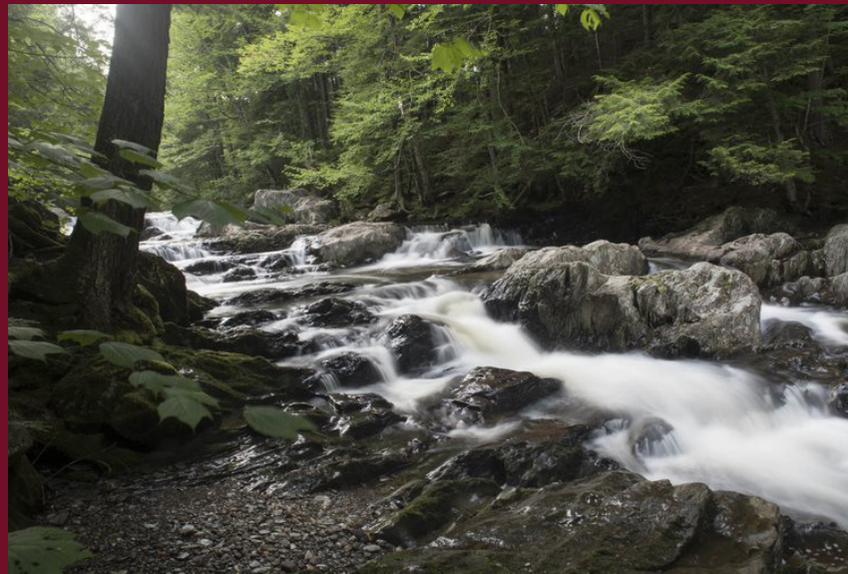




Building Community and Hope



Vermont Housing &
Conservation Board

2021 Annual Report to the Vermont General Assembly

With the greatest respect for their service to Vermont, we dedicate this annual report to **Rick Carbin** and to **Tom Yahn**.



Rick Carbin 1939-2021 **Tom Yahn 1942-2021**

Rick, the founder of the Vermont Land Trust, was a visionary. VLT would be legacy enough for most, but not Rick. While many contributed to establishing the Vermont Housing and Conservation Coalition, Rick was the singular bridge builder who established trust among housing, agriculture, conservation and historic preservation groups that had not previously worked together. VHCB investment in 14,236 homes, 78 historic community buildings, and the conservation of 438,670 acres of countryside happened because of Rick's vision and ability to bring people together.

Tom, a lifelong educator, always worked to support disadvantaged and marginalized citizens. A skilled advocate, an organizer, and also an avid cyclist and outdoorsman, Tom was always active in pushing for affordable homes, first with SEVCA, then in establishing the Windham & Windsor Housing Trust where he served as Board Chair, as well as with the Brattleboro Housing Partnership. Tom joined VHCB as a board member in 2012 and served with optimism and creativity. A memorial scholarship has been established in his memory for a Brattleboro High School student.

Front cover photos, clockwise from top left: Farmland, Windsor (UVLT photo); Wentworth II Housing, Hartford (Sally McCay photo); Woodland stream, Worcester (Caleb Kenna photo); Juniper House, Burlington (Carolyn Bates photo)

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PHILIP B. SCOTT
GOVERNOR

State of Vermont
Office of the Governor

January 30, 2022

Dear Vermonters,

In presenting the Annual Report of the Vermont Housing and Conservation Board (VHCB), I want to thank the Board and its many community partners for protecting and supporting Vermonters through the pandemic.

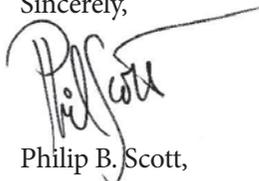
Over the last year, more than 1,300 households experiencing homelessness were helped into stable housing. The Housing Recovery Working Group, led by VHCB, played a major role in helping Vermonters in need. With additional resources appropriated in 2021, VHCB is helping create more housing across our state. New and better housing helps Vermonters and it's essential to our efforts to bring more working families to Vermont. And as we strive to be a welcoming and inclusive state, I especially appreciate the work of the Board's partners to help welcome new Vermonters, including more than 100 Afghan refugees.

VHCB has helped in many other ways throughout the pandemic. To help the agricultural community, VHCB's Farm and Forest Viability Program assisted more than 550 family businesses to secure federal recovery funds and pivot their business strategies to make it through this challenging time. And the Board assisted in strengthening our outdoor recreational assets at a time when outdoor recreation was perhaps more important – and more appreciated – than it ever has been. This includes supporting the new recreational bridge connecting the bike path from downtown Newport to the Bluffside farm and the rail trail leading to Canada. The new bridge was constructed by the Vermont Land Trust with VHCB support. These initiatives bring tourists to Vermont and connect us to our Canadian neighbors, and they are critical to strengthening our rural communities and their local economies.

In 2022, I know the Board will continue to help grow the economy, make Vermont more affordable and protect the vulnerable. Vermont still faces many workforce challenges, and our current workforce shortage is one of our most critical issues. Affordable housing will be a key part of combatting our demographic challenges and strengthening our economy. This is why my budget proposal asks the Legislature to direct additional federal American Rescue Plan Act resources to add more housing.

I will also continue to advocate for reforms to move these much-needed housing projects forward quickly. In recent years, several communities, like Winooski and St. Albans, have eased permitting regulations and provided sites to enable new housing. Today, Manchester, Brattleboro, and a church group in Montpelier are all planning to make sites available for new homes. It's important for us all to work together to build and improve our housing stock by streamlining permits and making the most of this historic opportunity.

Sincerely,



Philip B. Scott,
Governor, State of Vermont

Groundbreaking ceremony for new housing under development in South Hero by Cathedral Square, September 2021.



Letter from the Chair and the Executive Director

Ellen Powell photo

Dear Members of the General Assembly,

The pandemic has challenged us all to find effective solutions to unanticipated circumstances. We are humbled by the confidence and awesome responsibility you have placed in VHCB and appreciate the deep investment you have made in housing and your continued commitment to protect Vermont's working landscape, natural resources, and rural communities.

Many Vermonters working "essential jobs" in child care, stocking grocery shelves, preparing food, and serving in our health care facilities are not well paid and the pandemic underscored their need for housing assistance. At the same time, it stressed our real estate market, demonstrating the importance of further investment to increase the supply of housing and to facilitate access to working land for those who are challenged to afford it.

This annual report provides the following highlights for FY21 and the first half of FY22:

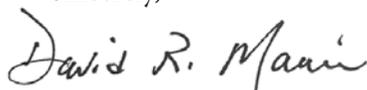
- Investment in 910 homes and apartments, including \$33 million in federal Coronavirus Relief Funds to serve 490 Vermonters in new apartments and to make safety improvements to 12 shelters;
- 8 farmers were supported in winning more than \$1.5 million in USDA Value-Added Producer Grants;
- 30 farms were conserved, including 12 intergenerational transfers;
- The addition of 615 acres to the Windmill Hill Pinnacle lands in southeastern Vermont and a major expansion of Alburgh Dunes State park, adding 160 acres with frontage on Lake Champlain;
- Guy Choiniere, a Highgate farmer, was recognized for his outstanding environmental stewardship as the 2021 winner of the New England Aldo Leopold Award presented by The Sand County Foundation;
- VHCB partners completed bike/pedestrian recreation bridges in East Montpelier and Newport;
- 556 farmers received assistance through the Viability program to secure federal recovery funds;
- \$48 million in state funding leveraged \$184 million in federal or private investment.

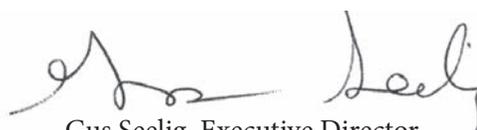
We are heartened to see the impact that your investments are having across Vermont. In Rutland, a long vacant Catholic school was repurposed as permanent affordable housing. The Woolson Block has returned to use in downtown Springfield. A single community, St. Johnsbury, used housing resources for a key downtown building, conserved 117 acres with popular trails at Observatory Knob, and will use VHCB funding to restore historic features at the Fairbanks Museum. You will also read about a long commitment to conservation at Monument Farms in Weybridge and about farmers Marc and Cheryl Cesario, who worked with the Viability Program and VLT to purchase and conserve farmland in Cornwall.

The value of your investments in VHCB comes not just from stories of success, but also from creating an atmosphere of optimism that together we can solve problems, unify communities, and invent a future that Vermont will be proud of—one that reduces inequity and recognizes the fundamental dignity of every citizen.

We look forward to working with you to assist your constituents.

Sincerely,


David Marvin, Chair


Gus Seelig, Executive Director



Benefits of VHCB Investments

Accelerating Housing Development

With unprecedented levels of state and federal funds, VHCB investment is supporting hundreds of new homes serving vulnerable households, young families, working Vermonters, and older citizens.

Stimulating the Economy

Affordable housing development in population centers yields multiple economic benefits, generating millions of dollars of economic activity through the creation of jobs and the purchase of goods and services and adding municipal property tax revenue.

Farmland conservation investments, matched with federal funds from the USDA Natural Resources Conservation Service, protect our state's most valuable agricultural land while also providing capital for farmers to expand, diversify, reduce debt, and facilitate transfers.

Business planning assistance and capital investments provided by VHCB's Farm & Forest Viability Program increase net income for farm and forest enterprises, create new jobs and proprietorships, and help families with succession planning for retirement.

VHCB funding for recreational land creates new opportunities for activities from snowmobiling and mountain biking to hunting, fishing, and backcountry skiing that generate an estimated \$2.5 billion annually in economic activity.

Investments in the **rehabilitation and preservation of historic downtown and village center buildings** create and improve affordable housing

and restore performing arts centers, libraries, and town halls that play an important role in **community vitality** and provide **economic stimulus**.

Adapting to Climate Change

VHCB awards support **wetland conservation and floodplain restoration projects**, protect wildlife corridors and water quality, improve **flood resilience**, and conserve unfragmented forests that sequester carbon.

Investments in **energy efficiency improvements and renewable energy** across the state's portfolio of affordable housing reduce operating costs, saving approximately \$2.1 million annually, helping to maintain housing affordability, and **reducing greenhouse gas emissions** by 8,000 tons annually.

Improving Water Quality

Conservation easement restrictions and management plans for farmland and forestland focus on compliance with state water quality rules and establish special environmental protection areas along rivers and streams and on wetlands and floodplains.

The Farm & Forest Viability Program makes **water quality grants to farmers for infrastructure improvements that protect and improve water quality** and reduce runoff of phosphorus through environmentally friendly practices.

VHCB was named by the Agency of Natural Resources Department of Environmental Conservation to be the **Clean Water Service Provider for Lake Memphremagog**, working with local and state partners to fund non-regulatory projects.

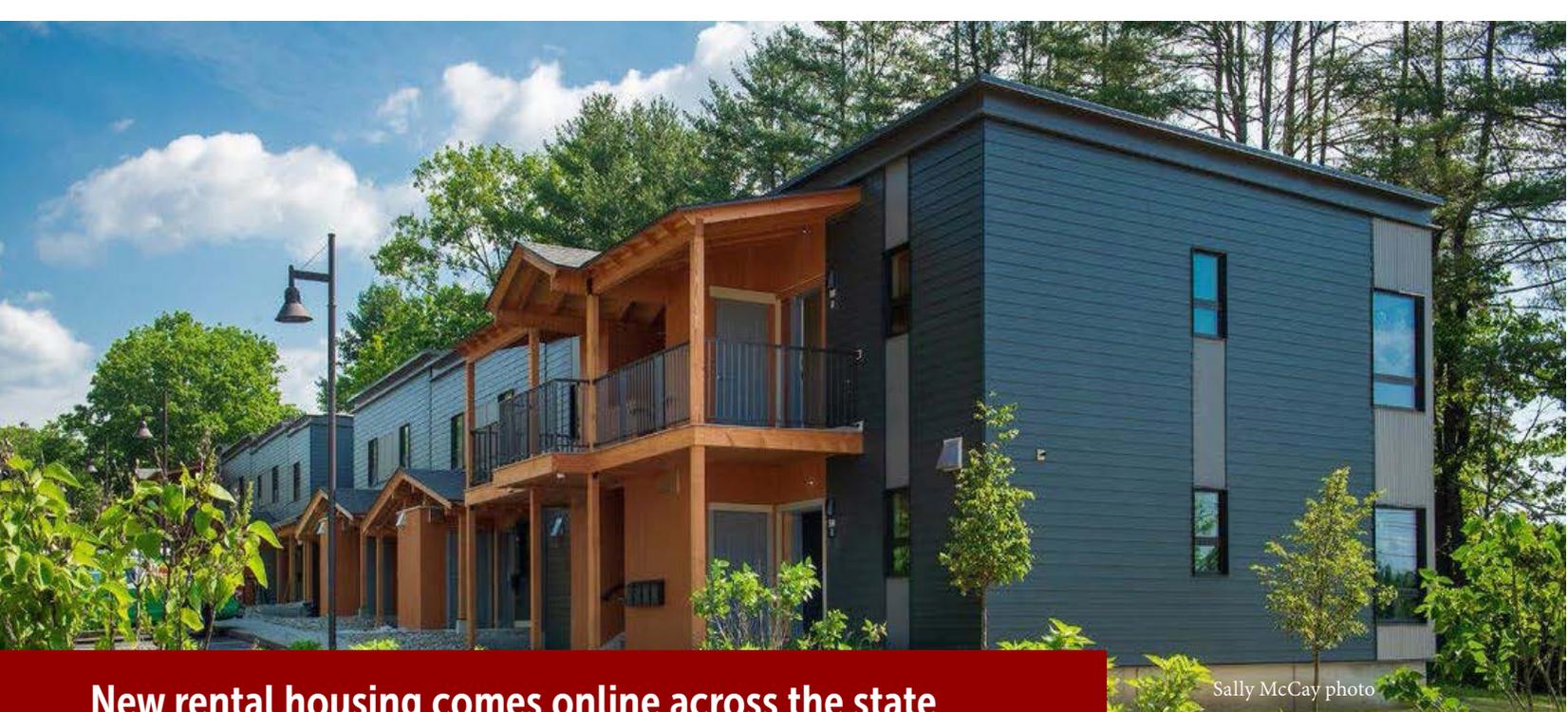
VHCB INVESTMENTS IN FY21 & FY22

\$48 million invested;
\$184 million leveraged

- 910 homes and apartments
- 12 shelters with 253 beds
- 30 farms; 4,636 acres farmland
- 4 historic preservation projects
- 18 projects conserved 2,616 acres of natural areas, forestland, and public recreational land
- 122 farm, food, and forest enterprises received business planning services and technical assistance; 556 enterprises received COVID-recovery assistance



▲ The construction industry generates millions of dollars in economic activity through the creation of jobs and the purchase of goods and services.



Sally McCay photo

New rental housing comes online across the state

▲ Wentworth II adds 17 new apartments to 30 apartments on the same site that were completed by Twin Pines Housing in 2019.

New rental housing in Vermont communities is providing affordable, energy-efficient housing to residents at various income levels, from 30-120% of median.

“Upper Valley residents, employers, and towns are feeling the impacts of a housing crisis that has been growing over several decades. Home prices rose about 25 percent over the past year and apartment vacancies are less than 1 percent.”

— Michael Kiess, workforce housing coordinator at Vital Communities

Wentworth II, Hartford

Jesse Bartlett, a father of two boys, began to struggle with homelessness after a divorce about three years ago. When a place opened up this year at the Upper Valley Haven shelter in White River Junction, “I took it right away, because I knew it would help me,” he said. “I haven’t had anything steady for years.”

Through the Haven, Jesse learned that Twin Pines Housing had opened the second phase of Wentworth Community Housing in White River, in collaboration with Evernorth. With rents for mixed incomes, including some with rental subsidies, the new building includes eight one-bedroom flats, eight two-bedroom townhouses and one three-bedroom townhouse, each with a private entrance and a patio or porch, plus a community space and laundry, added to the 30 apartments built in the first phase on Wentworth Way.

“I moved in here a little bit before Thanksgiving,” Jesse said. “It’s a two-bedroom, and it’s amazing. The area is so friendly, and the neighbors are great.” Jesse’s older son, who is five, lives with him, and his place is a ten-minute walk from the boy’s day care.

“This couldn’t have happened at a better time,” he said. “This is the first time I’ve had my own place in ten years. My hope is to get back to working full-time. Work on getting my own vehicle.”

Wentworth II was made possible by \$1.78 million in Housing Revenue Bond funds and \$204,339 in federal HOME Program funding through VHCB. “This is a great example of the kind of project that is possible with additional support from the Legislature, above and beyond what we receive in federal funding and what VHCB receives through its set-aside under state statute,” said Andrew Winter, executive director of Twin Pines.

To help its lower-income residents stay in their homes, Twin Pines collaborates with the Upper Valley Haven, the regional shelter provider. “We work with them across our portfolio, to provide access to their services, programming and support,” Winter said.

“Upper Valley residents, employers, and towns are feeling the impacts of a housing crisis that has been growing over several decades,” said Michael Kiess, workforce housing coordinator at Vital Communities, a community-building nonprofit in White River. Home prices rose about 25 percent over the past year, he said, and “apartment vacancies are less than 1 percent.”

“We see that play out dramatically for folks who are on the lower end of the economic spectrum, who really are struggling to find housing,” Winter added. “The wait list is months, if not years in some cases, particularly for smaller subsidized units.”

“This is the chance I’ve been waiting for,” said Jesse Bartlett.

Juniper House, Burlington

Living with cerebral palsy, “I have been an advocate for the disabled, probably since the day I was born,” says Sharon Henault. She helped to found the Vermont Center for Independent Living (VCIL), and she has worked as a peer coordinator for parents with disabilities and a service coordinator for the Agency of Human Services.



Carolyn Bates photo



Carolyn Bates photo

▲ Juniper House in Burlington, 70 new apartments for elders with views of Lake Champlain.

“I’m so glad I landed here. It has just made a whole lot of difference in my life.”

– Sharon Henault,
resident at Juniper House

◀ Residents (left to right) Sharon Henault, Bruce Godfrey, and Nancy Millichamp – and Amos – by the community gardens. Juniper House is located adjacent to Laurentide Apartments, 76 homes completed by the Champlain Housing Trust in 2019 on a site overlooking Lake Champlain with walking paths, access to the bike path, and adjacent to conserved land with Lake Champlain waterfront.



▲ Groundbreaking at Juniper House

Both Juniper House and Red Clover Commons are served by **the SASH program**, a nationally recognized model of health care coordination providing health and wellness services where people live, partnering with health care providers and local and regional hospitals. Developed by Cathedral Square, SASH has been shown to significantly improve health outcomes while also saving Medicare and Medicaid expenses. The latest independent evaluation of SASH, published in 2019, attributed the savings in Medicaid to the fact that SASH helps participants remain living at home as they age rather than moving to long-term care settings.

► **Red Clover Commons 2, Brattleboro**

In 2021 Evernorth and Brattleboro Housing Partnerships completed 18 new homes with rental assistance for former residents of Melrose Terrace, where 80 homes were flooded during Tropical Storm Irene. It is adjacent to the first phase that opened in 2016 with 55 new apartments, onsite management and SASH services, a large community space with full kitchen, and a patio and sitting area. VHCB contributed \$1.3M in state and federal funding to the \$6.1M development.

After her husband passed away, her health worsened and the granddaughter she raised finished school in Island Pond. Sharon then moved to Chittenden County, where she could find more options for accessible transportation. Looking for accessible housing, she applied to Cathedral Square — and last June she became one of the new tenants who immediately filled Juniper House, a service-enriched housing community for adults 55 and older off North Avenue in Burlington.

To live as independently as possible, Sharon needed a roll-in shower, controls on the front of the stove, and cutouts under the sinks. She has all that. “The maintenance crew has been absolutely wonderful,” she says. “A grant from VCIL got me a push button, so that for most of the doors in the apartment I can push a button and they’ll open, which is great.”

Juniper House is a mixed-income, independent-living community that opened last June with one-bedroom apartments at subsidized and market-rate rents, as well as two-bedroom apartments at market-rate rents. It was developed in response to the growing need for affordable housing for older Vermonters and the critical shortage of affordable housing in general, particularly in Chittenden County where vacancy rates are below 1%. The fact that 265 people remain on the wait list for one of Juniper House’s 70 apartments underscores this troubling statistic.

Funding for Juniper House came in part through VHCB from the Housing for All Revenue Bond of 2017 plus federal National Housing Trust Fund and HOME Program funds. Other funders included the Burlington Housing Trust Fund, the Vermont Housing Finance Agency, the Harry and Jeanette Weinberg Foundation, Mascoma Bank, People’s United Bank, and others.

The 70,000 square-foot, four-floor building has rooftop solar panels plus insulation and energy efficiency measures that more than qualified it for Efficiency Vermont’s “High Performance Multifamily Building Standard.”

“I’m so glad I landed here,” Sharon Henault says. “It has just made a whole lot of difference in my life.”



Farmland conservation: helping farmers; good for the land

This year VHCB collaborated with The Vermont Land Trust and the Upper Valley Land Trust to conserve 30 farms with 4,636 acres, helping multi-generational farm families and young farmers make positive strides, even through the challenges of a pandemic.

Monument Farms, Weybridge

Monument Farms of Weybridge is a family-owned business that dates to 1930 and today is Vermont's only large-scale dairy processor that sells milk produced entirely by its own herd. Milk products from its 400 cows are popular choices in supermarkets, food coops, convenience stores and restaurants up and down the Champlain Valley, and as far afield as Fair Haven and Montpelier.

Monument Farms is also an active steward of land and water, now with five conserved properties. Its most recent conservation project was completed early in 2021 through a collaboration with VHCB, the Vermont Land Trust and the USDA's Natural Resources Conservation Service. Under separate easements, two adjacent parcels were protected from development: 97 acres of low-lying land along the Lemon Fair river were preserved for water quality and wildlife habitat, while 160 acres were conserved as farmland.

The riverside parcel is enrolled in the Wetland Reserve component of NRCS's Agricultural Conservation Easement program, which protects habitat while restoring wetlands that had been affected by agriculture. "Now it will always stay as wetland, and for wildlife. We enjoy all the aspects of that," said Peter James, co-owner and farm manager at Monument Farms.

"Over the past 20 years, Monument Farms has worked with the Vermont Land Trust, the Vermont Housing & Conservation Board and the NRCS to conserve and protect the Lemon Fair waterway and farmland," he said. "We looked at this property and said, 'What's the best use for this?' We decided this would be it."

"Private landowners like Monument Farms are essential partners in restoring wetlands and ensuring that wildlife, like bobcats, white-tailed deer and bears, have excellent habitat and can safely move across Vermont's mosaic of farmland, forestland and developed areas," noted Vicky Drew, NRCS's recently retired Vermont state conservationist.

"The conserved farmland also includes streams, including headwater tributaries of Beaver Brook and the Lemon Fair River," said a statement by the three organizations. "These will be enhanced through wooded areas along the banks that help to maintain water quality and provide crucial space for animals to move through the open farm fields in the area. The effort was funded in part by VHCB."



▲ Monument Farms, a family-owned dairy and milk processing business operating since 1930, is one of Vermont's only large-scale milk processors selling milk exclusively from their own herd of 400 cows. They distribute their milk and cream regionally and at their on-farm store. Over the past 20 years, the family has conserved five parcels of farmland and wetlands. A sixth conservation project is underway.

Thank you Vermont farmers!

For the second consecutive year, the Clean Water Initiative Performance Report from the Dept. of Environmental Conservation showed that **agriculture contributed 96 percent of total reported phosphorus reductions for Vermont, across all land use sectors.**



▲ At Edgewater Farm, the Sprague family raise fruits and vegetables. This year they expanded their land base, purchasing 28 acres in Windsor, conserved with the Upper Valley Land Trust. Windsor residents had prioritized the land for conservation, with its views of Mt. Ascutney and links to an extensive trail network there.



“For the kind of farming we do and the size we’re at, 28 acres of tillable ground — that’s a chunk of land. That’s almost 30 percent of what we’ll be cropping. . . We’re a multi-generational farm, and this gives Ray the latitude to look into altering our practices, in terms of cover-cropping and managing our crops rotationally.”

—Pooh Sprague

“Monument Farms plays a significant role in Addison County’s rural economy,” said Al Karnatz, VLT’s farm project director. “Their commitment to sustainable land use and to their community is exemplary. They’re constantly innovating to become more efficient and to become better environmental stewards. We’re thrilled to work with them and our partner organizations on water quality and the health of Vermont’s farmland.”

Windsor Plateau/Edgewater Farm

Across the Connecticut River from Windsor, Pooh and Anne Sprague have raised fruits and vegetables on their Edgewater Farm for 45 years — and when a 140-acre property in Windsor with 28 acres of farm fields became available, with its owner hoping to keep it in agricultural production, the Spragues began to work with the Upper Valley Land Trust on a conservation purchase.

“We need this property to increase rotation, and we need to expand our land,” said Pooh, who runs the farm with son and daughter-in-law Ray and Jenny Sprague.

Known as the Windsor Plateau, the property is “prime agricultural land rimmed with steep and heavy forests at the heart of downtown Windsor,” according to UVLT. “The Plateau’s location in the heart of the downtown have made it a focal point for town history, and a priority for conservation by Windsor residents. Previously this land, including its 33 acres of open fields made of prime agricultural soils, had been slated for development.”

The conservation purchase was completed late last year. “It was great for us,” Pooh Sprague said. “With the help of the Vermont Housing & Conservation Board, it’s an affordable purchase and doesn’t put us in a bad place, risk-wise. It’s been a complicated process to put together, because there are many, many components: easements, and a long history of the property, with a lot of legal work to be done.

“For the kind of farming we do and the size we’re at, 28 acres of tillable ground — that’s a chunk of land — that’s almost 30 percent of what we’ll be cropping.”

The family raises a variety of berries and vegetables — “everything from arugula to zucchini” — with a farmstand and a pick-your-own strawberry operation.

“We’re a multi-generational farm, and this gives Ray the latitude to look into altering our practices, in terms of cover-cropping and managing our crops rotationally,” Pooh said. “It’s well-drained, bottomless. It’s got a lot of potential.”

Meeting Place Pastures, Cornwall

At Meeting Place Pastures in Cornwall, Marc and Cheryl Cesario graze dairy heifers and beef cows on contract for area farmers, and raise their own sheep. A VHCB grant enabled them to conserve 125 acres through the Vermont Land Trust. They’ve also participated in VHCB’s Farm & Forest Viability Program, working with business advisor Sam Smith of the Intervale Center. A Business Implementation Grant from the Viability program last year made it possible for the Cesarios to invest in sheep handling equipment to scale up their operation.



At the Cesarios' farm, "cattle and sheep graze on pastures with lush grasslands a foot deep," noted Rachel Mullis in an article for the land trust. "Their soil-friendly practices could also improve water quality in the Lake Champlain Basin."

According to Marc: "Increasing organic matter by just one percent retains 27,000 gallons of water per acre. That's water that's not running off."

"Marc and Cheryl keep their pastures well-vegetated so that livestock are not wandering around looking for food," according to an article on grazing dairy heifers from the Champlain Valley Farmer Coalition. "Because cows can physiologically only take so many bites in one day, the Cesarios want to ensure that each bite is hefty and nutritious. Marc's mantra is, 'Move the cattle to the feed, not the feed to the cattle.'"

First-generation farmers, Cheryl and Marc started their grazing business in 2011. "They were presented with the opportunity to acquire land in Cornwall," the Farmer Coalition said. "Because the area's hilly topography does not lend itself to dairy expansion, custom grazing seemed like the best way to use this opportunity and not overextend themselves financially."

"We see our pastures as a giant solar panel, capturing solar energy to grow high-quality grass and clover, keeping the soil covered, sequestering carbon and building soil health, while also turning this solar energy into high quality protein in the form of meat."

"Marc is most excited about farming when he is moving animals to fresh pasture," the Cesarios note. "Cheryl is excited to be a part of a movement that is improving the humane care of animals in our food system." Their daughter Normandie, they add, "likes cows."

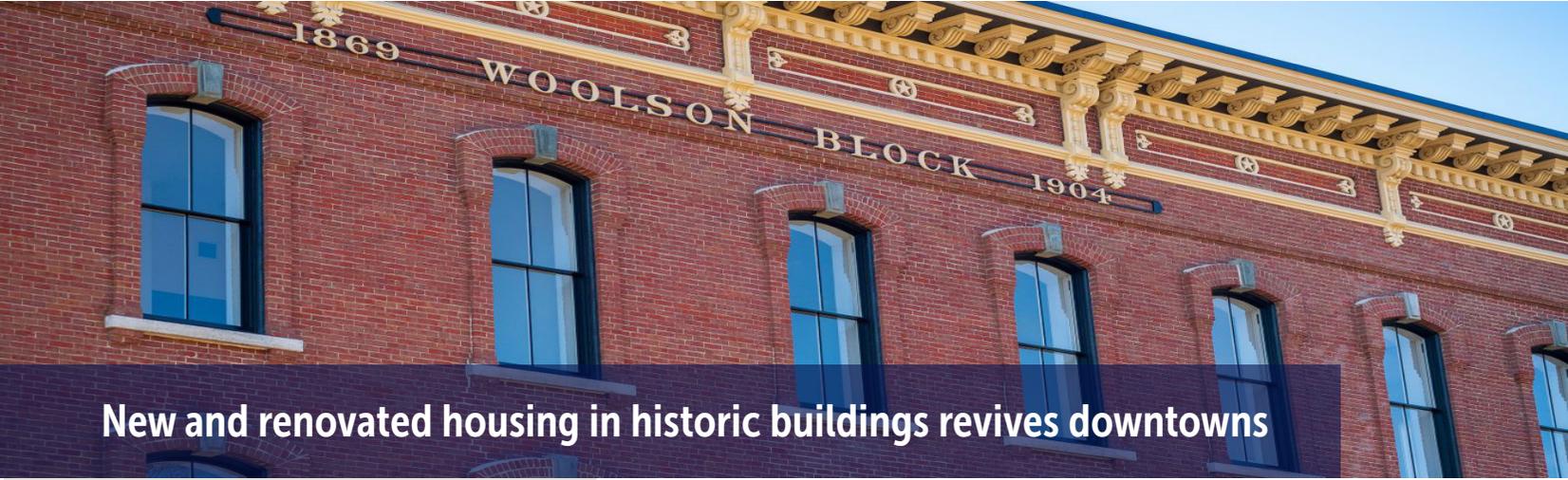
"We see our pastures as a giant solar panel, capturing solar energy to grow high-quality grass and clover, keeping the soil covered, sequestering carbon and building soil health, while also turning this solar energy into high quality protein in the form of meat."

—Marc Cesario

◀ Marc and Cheryl Cesario and their daughter Normandie. The Cesarios graze dairy heifers and beef cows on contract for area farmers, and raise their own sheep.

VHCB's Farm & Forest Viability Program Helps Working Lands Businesses Prosper

The Viability Program assists new and entrepreneurial working lands businesses as well as retiring farm and forestland owners to establish or expand their enterprises, or transfer assets to the next generation. During the pandemic, with support from the Vermont Working Lands Enterprise Initiative, VEDA, private funding, and federal Coronavirus Relief funds, the Viability Program has been able to help more than 550 working lands businesses, offering business coaching and assistance with applying for federal relief funds. This year the program matched 122 businesses with advisors for one-on-one consulting to help them increase efficiency, expand, apply for grants, and write business plans to improve their operations and help secure loans. The program has served more than 850 of Vermont's working lands businesses.



New and renovated housing in historic buildings revives downtowns

▲ Historic details were restored on Springfield's Woolson Block
Sally McCay photo

“The Woolson Block represents a significant step in the revitalization of downtown Springfield from its old machine-tool factory days to a modern infrastructure that attracts and retains younger people to our beautiful downtown where they can live safely and affordably. Both the housing and commercial spaces will contribute directly to Springfield's economic revitalization.”

— Bill Morlock, (retired) executive director, Springfield Housing Authority



Eagle Times photo

▲ The groundbreaking—complete with jackhammers—for the redevelopment of the Woolson Block, with funders, Congressional staff, and, representing the developers, Nancy Owens of Evernorth and Bill Morlock of the Springfield Housing Authority.

New and rehabilitated affordable housing developments in existing buildings were completed this year in Springfield, Bennington, St. Johnsbury, Waterbury, and Wells River, providing safe, clean, energy-efficient rental housing to residents at a mix of income levels.

Woolson Block, Springfield: Long Vacant, Now Fully Occupied

“In order to encourage new employees to live and work in Springfield, we need an appealing and vibrant downtown with places to eat, get coffee, and socialize; and we need affordable places for those employees to live,” the Springfield Regional Chamber of Commerce wrote in a letter of support for the redevelopment of downtown’s historic Woolson Block.

Dating to 1868, the three-story Italianate building overlooks the Black River falls, but had long been vacant and falling into disrepair. Its reopening in spring 2021 brought to the community new affordable apartments, supportive transitional housing for at-risk youth, and over 5,000 square feet of commercial space on the ground floor — and everything quickly was fully occupied.

Completion of the “gut rehab” by Evernorth, working with the Springfield Housing Authority, produced 15 rental apartments for low- and moderate-income households, plus four single-room occupancy apartments for homeless and at-risk young people. “The transitional program will provide a structured environment for at-risk youth, so that they’re able to develop the skills and habits they need to live independently,” Vermont Business Magazine reported.

PNC Bank invested more than \$5 million in the \$8.7 million project through the federal Low Income Housing Tax Credit Program; VHCB committed funds from the CARES Act, the Housing for All Revenue Bond, the federal HOME Program and the National Housing Trust Fund. Other funders included the Vermont Community Development Program, the Vermont Community Foundation, the Springfield Housing Authority and Efficiency Vermont.

Among Woolson Block’s new residents are Doris Wilson and her stepson Edward Wayne Wilson. Doris cares for Wayne, who has a developmental disability. They needed a place to live — and when they moved in earlier this year, “I was at complete peace. It seemed like everything just fell into place,” said Doris, who is retired after a 51-year career as an accountant.

“We’re right downtown, right on the corner,” she said. “We eat together, then Wayne goes to his room, works on his puzzles, watches his football. I love it here.”

A Public-Private Partnership Restores Bennington's Putnam Block—and Stimulates Other Economic Activity

In 2016, a group of businesspeople and other community-minded folks in Bennington began getting together to talk about how they might be able “to move the economic needle in downtown Bennington,” recalled Bill Colvin, community development program coordinator at the Bennington County Regional Commission.

“At the commission, we had just completed a downtown area-wide plan, looking at redevelopment opportunities,” he said, “and the key site selected was the four-acre Putnam Block.” At the heart of downtown where Routes 7 and 9 meet, the privately owned block included three buildings: the onetime county courthouse, the former Hotel Putnam, and what was known as the Winslow building. All had been very largely vacant for most of four decades.

A group of local institutions and other community investors came together, and assembled 21 sources of investment funding, including \$935,000 awarded by VHC B from the Housing Revenue Bond that would increase the affordability of 12 of the apartments.

The first phase of the redevelopment opened early in 2021 and among the occupants of the second floor commercial space were several of the investors: the Bank of Bennington, Southwestern Vermont Medical Center and Bennington College, along with the IT firm Global Z.

On the upper stories of the three buildings, all 31 residential spaces are full, in a mix of efficiency, one- and two-bedroom apartments. At year’s end, most of the first-floor commercial spaces were occupied as well, among them a cafe and the relocated Bennington Bookshop.

“As much as an economic impact, the hope was to have a psychological impact – that the community could come together and do something of this magnitude, and that would give others confidence to make the leap and invest in the community. And that has happened.”

– Bill Colvin, Bennington County Regional Commission

“The amount of activity and investment currently underway or contemplated in downtown Bennington is unlike anything I’ve seen in my 20-plus years doing this,” he said. “It’s just incredible.”

The surge in business investment downtown has brought a new restaurant in the space the bookshop left; a new downtown food market; a credit union’s first Vermont branch, across the street from Putnam; renovations to the historic Bennington Brush building, and more projects in the works.

“It’s hard to ignore the correlation between Putnam project happening, and then suddenly this huge burst of economic activity in the downtown,” Colvin summed up. “It’s a 20-year overnight success.”

“The redevelopment of the Woolson Block offers important community benefits, creating much-needed affordable housing and boosting the vitality of downtown Springfield. With the leadership of our elected officials, supported by a diverse range of funders, we were able to create 15 new affordable homes and 4 service-enriched apartments for at-risk youth along with street level commercial space.”

– Matt Moore,
Evernorth senior developer



Holly Pelczynski/Bennington Banner photo

VHC B awarded \$935,000 in Housing Revenue Bond funds to Shires Housing for 12 of the new apartments, making them permanently affordable to moderate-income households.

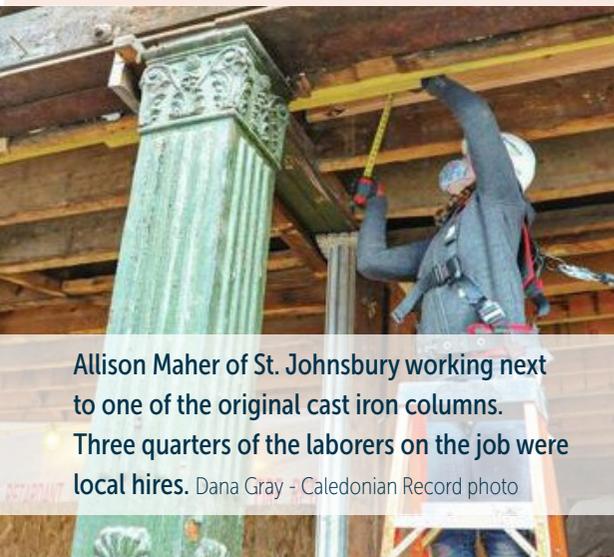


In St. Johnsbury, investing in a trio of community resources

▲ New Avenue Apartments, above, has been entirely redeveloped to create 40 apartments, add an elevator, and restore original detail to the 1896 building while also renovating 8,000 square feet of commercial space on the ground floor. *Amanda Wheeler photo*

“The reopening of the New Avenue Apartments has brought a sense of vibrancy to our downtown. In 2021, despite the ongoing pandemic, we saw more new businesses open in St. Johnsbury than at any time in recent memory. Many business owners specifically cited optimism about the renovation of this historic property as the reason they chose to invest in St. Johnsbury at this time.”

— Gillian Sewake, Director,
St. Johnsbury Chamber of Commerce



Allison Maher of St. Johnsbury working next to one of the original cast iron columns. Three quarters of the laborers on the job were local hires. *Dana Gray - Caledonian Record photo*

VHCB’s multi-goal mission encompasses affordable housing, land conservation, and historic preservation in Vermont. Taken together, three recent investments in St. Johnsbury address that full spectrum.

New Avenue Apartments: new life for a downtown anchor

When it opened in 1898 at the intersection of Eastern Avenue and Railroad Street, New Avenue House was a first-rate hotel, a gem in the heart of town. It was converted years later to an apartment house, but over the decades it fell into neglect and vacancy-riddled disrepair.

In 2019, the housing nonprofit Evernorth bought the building for \$1.85 million, with a \$1 million legislative appropriation through VHCB, which awarded an additional \$2,237,000 in Housing Revenue Bond funds and \$843,000 in National Housing Trust funds for the building’s redevelopment. New Depot Square Commercial Properties, LLC assembled a local investor group to take on the challenge of acquiring, renovating, and leasing the street level commercial space. New Avenue Apartments opened its doors last November, with 40 newly created apartments and 8,100 square feet of renovated commercial space on the ground floor.

“Purchasing the building without financing or permits in place for the much-needed rehab was unprecedented for Evernorth — but it was the only path to getting this housing out of its downward spiral,” said Kathy Beyer, the nonprofit’s senior VP for real estate development.

“The redevelopment of New Avenue, a fantastic and prominent, historic anchor building, represents the latest significant step in the revitalization of downtown St. Johnsbury,” said Patrick Shattuck, executive director of Rural Edge, which co-developed the property. “Both the housing and commercial spaces contribute directly to St. J’s continued economic revitalization through increased property tax revenue, the provision of goods and services, and new affordable housing.”

One aim of the redevelopment was to preserve the building’s historic aspects as much as possible. On the rounded turret up top, new curved glass went into the windows — and townspeople noticed when Bread Loaf Construction, the general contractor, uncovered the original cast-iron columns along the Eastern Avenue side.

Observatory Knob: conserving a walkable treasure

Last March, the privately owned, 117-acre Observatory Knob property in the heart of town, with hiking and snowshoeing trails local people had enjoyed for more than a century, was put up for sale — and community members appealed for help in saving it. The Vermont Land Trust quickly secured a purchase and sale agreement, and a committee of local volunteers began working with VLT to raise funds for the conservation purchase of the scenic property.

VHCB granted \$200,000 to the project. The Town of St. Johnsbury added \$20,000, the Passumpsic Bank put in \$10,000, and by November a fundraising campaign had passed its \$60,000 goal. More than 100 community members made donations; the project was also supported by the town Chamber of Commerce, St. Johnsbury History & Heritage Center, Northeast Kingdom Council on Aging, Passumpsic Valley Land Trust and Caledonia Trail Collaborative.

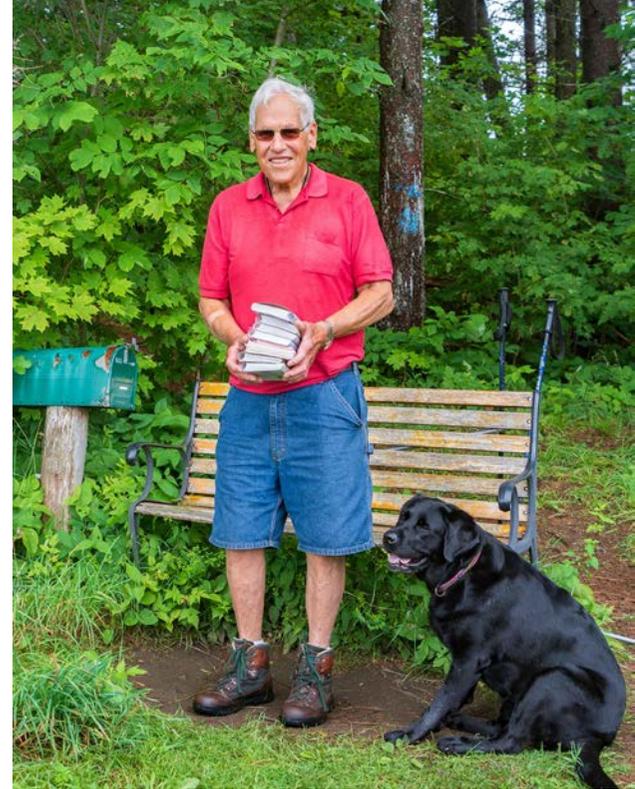
Observatory Knob rises to the highest point within St. Johnsbury's village district. "Hikers have filled several summit logbooks over nearly 15 years," wrote VLT. Observatories were built there for people to enjoy in the 1880s and again in 1914. Both later burned down, "but the incredible views remain."

Completed in December, the conservation purchase guarantees permanent public access to the property's trails. The town will manage the property, and plans are in the works for new trails and educational programs there.

"Observatory Knob is a well-loved walking destination and an important local landmark in close proximity to our designated downtown and village center," said Chad Whitehead, the town manager. "It's a win-win for our citizens and for visitors to the area."



▲ Observatory Knob offers an outlook from the highest point within St. Johnsbury's village district and is a popular destination year round with walking trails to the summit and open agricultural land. Vermont Land Trust photo



▲ David Brown, a neighbor who is donating five acres to the conservation project, holding log books he has saved with visitors' comments. Kyle Gray photo

"There's such great energy in St. Johnsbury right now — there are so many people working to improve the community and make it more welcoming. The fact that VHCB's mission helps move all this work forward in multiple ways, I think speaks to the relevance of VHCB: to create some really incredible affordable housing that also opens new retail space in our downtown; to help one of our most iconic, historic buildings and institutions stay relevant and welcoming; and to help secure a historic recreational asset that's within walking distance of over 450 households."

— Tracy Zschau, local resident and vice president for conservation at the Vermont Land Trust



▲ A field trip staple for Vermont families and school children, the Fairbanks Museum hosts a fantastic collection of natural history and cultural artifacts—from large mammal taxidermy, to hummingbirds, butterflies, and insects, pottery, jewelry, and art work from myriad cultures around the world—along with interactive science exhibits, a STEM lab, and a planetarium! A weather station produces “Eye on the Sky”, reports Vermonters depend on.

In 2019, the last pre-pandemic year:

34,828 people visited for programs,
exhibits, or classes

4,995 students came with school groups

2,508 children came outside of school groups

2,690 seniors visited

6,425 people toured the planetarium

Fairbanks Museum: historic restoration and new expansion

VHCB has contributed \$80,000 to the restoration of historic exterior features at the Fairbanks Museum and Planetarium, St. Johnsbury’s historic resource for learning and discovery, as part of a long-planned, multi-phase upgrade and expansion, set to begin in 2022.

The exterior work on the museum’s main building, which dates to 1891 and is listed on the National Register of Historic Places, will include work on both towers and repointing the masonry walls. It will accompany a three-story addition that will house a new Science Annex, to be built through a state-of-the-art technique called mass timber that uses adhesive-bound or laminated wood, serving as a climate-friendly alternative to concrete.

“The historic building showcases the height of design in the 19th century ... and now we get to showcase the latest in wooden construction in the 21st century,” Adam Kane, the museum’s executive director, told the Caledonian Record. “Although it will be modest in size, the object is for it to be absolutely beautiful. By investing in the place now, we are investing in the museum and the community.”

Hope, and homes, for Vermonters struggling with homelessness

Federal Coronavirus Relief and American Rescue Plan Act funding has jump-started sorely needed solutions for households experiencing homelessness.

Good Samaritan Haven at the Welcome Center, Berlin

In late August, the former Twin City Motel on the Barre-Montpelier Road in Berlin became Good Sam at the Welcome Center — a residential facility and hub of services that presents a fresh model for helping Vermonters who have experienced the trauma of homelessness make the transition toward well-being and stability.

“This is giving people a fighting chance to reintegrate themselves back into the community,” explained Rick DeAngelis, executive director of Good Samaritan Haven, which also runs shelters for people struggling with homelessness in Barre, South Barre and Montpelier.

Good Sam at the Welcome Center is providing 18 private and semi-private rooms, 35 beds in all, with a welcome center that will offer space for rest, essentials, and service connections. The complex has been undergoing extensive improvements.

Instead of sleeping in a bunkroom in a congregate-style shelter, “people here are going to have a decent physical space to be in for the period that they are working to get out of homelessness,” DeAngelis said. “Nice, attractive, energy-efficient — nothing elaborate, just a basic base where they can establish themselves, and have an opportunity to work on what they need to work on.” The new setup will also enable much stronger safeguarding against viral infection.

“It’s also very different in that we’ll have important services available on site,” he added. “Guests won’t need to go to multiple locations to get the services they need. We will have private meeting space here so they can connect with a mental health, health care, or other provider on site.”

Key service partners include Capstone Community Action, Washington County Mental Health, and Turning Point Recovery Center.

“The idea of establishing a hub for homelessness services arose from a consortium of agencies, faith-based groups, and others that work to address the issue in Washington County,” says the website of the Good Samaritan Haven, which partnered with Downstreet Housing to develop The Welcome Center. A VHCB grant and an array of donations provided significant funding.

With some 300-plus people in Washington County still experiencing homelessness, “The additional beds are critically needed,” DeAngelis said, “but we are really excited by the dramatic shift in quality and the possibility of positive connections for our guests. By providing privacy, safety and security, we are vastly improving stability and support for our guests. This is a very important development for all of central Vermont.”



Peter Hirschfeld/ VT Digger photo

▲ Rick DeAngelis, executive director of the Good Samaritan Haven, on the site of a new, 35-bed facility being developed for housing and services at a former motel in Berlin.

“It will get better. I am living proof.”

The Good Samaritan Haven’s winter letter to supporters shared the story of the nonprofit’s longest-serving staff member — a woman who first came to the Haven as a shelter guest in 2000, having slept on park benches and in cardboard boxes while struggling with homelessness and addiction.

Having given custody of her two young sons to their grandmother while in the throes of homelessness and substance abuse, “Gloria” (her name changed for privacy) finally entered a two-year treatment facility. She has now been clean for 16 years, “and I visit my sons and grandchildren every year,” she writes. “I am a proud mom and grandma!”

Four years after coming to the Haven as a guest, Gloria joined the staff. “I know how it feels to lose everything — that is something I have in common with the guests. I am always telling my story about being homeless, and the changes I had to make to get where I am today. I am always telling the guests that it will get better. I am living proof.”



VHCB AmeriCorps Member Cecil Siebold Helps Connect Food Shelf and Community

VHCB AmeriCorps is a service project that places members of the national AmeriCorps program with affordable housing, land conservation and environmental organizations around Vermont. Having signed up last fall for a second year with the program, VHCB AmeriCorps member Cecil Siebold is serving as the project coordinator with Groundworks, helping connect Groundworks shelter clients with the food shelf run by the Groundworks Collaborative in Brattleboro.

"I do the Foodworks deliveries for my service site," said Siebold, who also helps Groundworks clients shop at the heavily utilized Foodworks site at 141 Canal Street, "to build a stronger connection between our clients and their food system that they're a part of."

"Being able to be a part of something that is so good and generative for the community has been really helpful, throughout the past year, going through COVID, and as we proceed forward," added Siebold, who has a Bachelor of Arts degree from Marlboro College and was one of the last graduates of the college in Marlboro before it closed in 2020.



In Brattleboro, Local Support Helps in Opening a 24-Hour Shelter

After several years of working to site and then design a new Drop-In Center in Brattleboro for area families and individuals facing housing and food insecurities, the Groundworks Collaborative went ahead in 2021 at a location on South Main Street — even though the nonprofit did not have all the needed funding in place.

"This was roughly a \$4 million project," said Josh Davis, executive director of Groundworks, which was formed in 2015 through the merger of two long-time local resources, Morningside Shelter and the Brattleboro Area Drop-In Center. "We decided to get started, even though we were in the midst of the pandemic and we didn't have all our funds raised. So we were going out on a limb."

Thanks to extensive community financial support, plus funding from VHCB and the Brattleboro town government and federal New Market Tax Credits, Groundworks opened its new facility in August, providing 24-hour shelter seven days a week for up to 34 people each night.

"Our community made this happen," Davis said. "Brattleboro has been really supportive, both the people who live here and the town government."

After state government introduced eligibility criteria in July for the emergency motel programs that had been sheltering Vermonters experiencing homelessness during the pandemic, Davis said roughly 50 people in the Groundworks service area had turned to living outdoors. When the Drop-In Center opened on August 16, "We were full almost immediately," he said.

"In years past, we have opened our shelter program in November, as an emergency overflow shelter — but we expedited our opening to August, because of the need in the community and the number of people who didn't have housing. So pretty much from day one, we've been full."

During the winter of 2021-22, the state has suspended its emergency-shelter eligibility criteria — and "that helps," Davis said. "It helps when we're turning people away to say we're full, but you have someplace to go. We're not having to pass out tents."

"It's vital to think about emergency housing as part of our housing system — not seeing it as a standalone. Emergency shelters are part of our housing continuum, and we need them to be able to support people to ultimately get into housing."

— Joshua Davis, Groundworks executive director

Lincoln Place, Rutland

Valerie Calevro has been coping with physical disability since a car accident in 1996, and by this year the home in Mount Holly where she had been renting space for 20 years had badly deteriorated. Then it went into foreclosure.

“So I was losing my home — and it wasn’t very safe for me to live there,” she said. “The roof leaked, the lights had caught fire a couple of times.”

She had filled out several applications for affordable housing when she heard about Lincoln Place in Rutland. With funding from VHCB and other sources, the Housing Trust of Rutland County had developed the former Immaculate Heart of Mary School on Lincoln Avenue to create 19 new affordable apartments, with 10 to be leased to people who had been experiencing homelessness.

“This place became available — and I want you to know, they bent over backwards to get me in here,” said Valerie, who was the first resident to move in after Lincoln Place opened in November. “They just don’t know how much I have appreciated it.”

“New renovations make it a safe place to call home,” Mary Cohen, executive director of the Housing Trust, told NBC5 News when Lincoln Place opened. “There are one-bedroom units with a kitchen, dining area, bathroom and a bedroom. There are also what they’re calling micro-units — still the same features, just a little smaller. Oftentimes people that are experiencing homelessness are intimidated by large spaces, so we wanted to meet them where they are.”

The state, federal and private funding that made Lincoln Place possible is also supporting case management for residents through Rutland County Mental Health, with counseling and substance use disorder treatment as needed. “A range of supportive services is available onsite, when and if people need them,” added Angus Chaney, executive director of the Homelessness Prevention Center in Rutland, which helped to design Lincoln Place and is assisting with referrals.

“It’s a one-bedroom apartment and I love it,” Valerie Calevro said of her new home. “I’ve got a beautiful kitchen, I have a living room with a little dining-room area and a big huge bedroom. The closets are small, but you know, I just downsize.”

“And it’s within walking distance of like everything — Walgreens, CVS, the restaurants. I really do consider this a miracle. These people that have helped me, and are helping people, they are just so wonderful. And the neighbors are nice. I know they’re struggling too. But I appreciate them a lot.”



Neagley & Chase Construction Co. photo

▲ This former Catholic school in Rutland, long vacant, was revamped to create 19 new affordable apartments, with 10 reserved for people who had been homeless. Support services are available on site, provided in coordination with local agencies.



Champlain Housing Trust photo

▲ Hotels to Housing

Since 2020, the Champlain Housing Trust has used federal Coronavirus Relief Funding, ARPA-SFR funds, and State General Funds awarded by VHCB to purchase six motels in Chittenden County and convert them to housing, creating 271 homes with supportive services, with 237 of those designated for households experiencing homelessness.



Land conservation secures public access to forestland and water

Alliance for Vermont Communities photos

▲ In Strafford and Sharon, the Alliance for Vermont Communities acquired 256 acres, creating a new community forest, a resource for public recreational use (hiking, skiing, hunting, picnicking, snowmobiling), for wildlife habitat, and for educational use by local schools, including service projects to focus on forest stewardship. The land will be managed for long-term timber production. Trails are being developed and will link with trails on adjacent conserved land.

Public use of recreational land, from hiking to hunting to cross-country skiing and more, has increased dramatically throughout the pandemic. VHCB’s partners have responded, pursuing opportunities to acquire and conserve properties with trails and access to water, expanding public access in new locations across the state.

Ashley Community Forest, Sharon and Strafford

When Utah developer David Hall, aiming to build a 20,000-person planned community, made an offer in 2018 on a 256-acre forested property in Sharon and Strafford, the nonprofit Alliance for Vermont Communities stepped in. The owner of the property was ailing and needed to sell. The Alliance committed to the purchase.

The Vermont Land Trust put up a bridge loan. Donors large and small kicked in \$373,000, and VHCB provided \$150,000 on the assumption that the two towns — the parcel straddles the town line — would ultimately own the property as the Ashley Community Forest, a resource open to the public.

“The idea is that it’s going to be a self-sustaining community forest,” said Michael Sacca of Tunbridge, president of the Alliance. “Many of the donors are from these communities; we thought we should just give it back to them. VHCB and VLT have been great partners. VLT has guided us throughout this process.”

An ad hoc committee of conservation commission members from the two towns and representatives from AVC and VLT crafted an interlocal agreement so that Sharon and Strafford can own the property together but it can be managed as a single parcel, as the Alliance intended.

The Ashley Forest connects with two conserved working farms, most of which are in Strafford, and with 66 acres donated by David Hall to create 975 acres of protected landscape. Most of that acreage is working land, Sacca noted, and “we see Ashley as a sort of testament to the working landscape, because it was a successful sheep farm” in the mid-19th century.



Volunteers Erik and Toby Skarsten and Warren Johnston helping with trail work. AVC photo

“There are well-preserved cellar holes and barn and outbuilding foundations, a sugarhouse and a house foundation — all right there, showing what this 1830-to-1860s homestead was like. We think that’s of value to people.”

“We have community volunteers who have been helping to maintain trails, build new trails, clean up the place, watch over it, do guided outings for the communities,” he added. “There’s a strong volunteer network in the area, particularly around trails.”

“The project also advances town goals to preserve wildlife corridors,” notes the Alliance website. “The Greenways report for the state of Vermont has shown the importance of outdoor recreation to the local economy, and we know that this landscape-scale approach to working lands conservation and integrated recreation will be no exception to helping this area.”

Derway Cove, Burlington

What was a marina at the mouth of the Winooski River, 15 minutes from downtown Burlington in the New North End, this year became the newest addition to the public resources of the Winooski Valley Park District, with drive-in canoe and kayak access just a bit upstream from where the river meets the lake.

Derway Cove is a small knob of wooded land with water on three sides, and the fourth side connecting with the WVPD’s Derway Island Natural Area. Privately owned and run since the 1960s as a 31-slip marina, Derway Cove is now conserved by the Lake Champlain Land Trust with funding from VHCB.

The property “has outstanding conservation values,” said an assessment prepared for the conservation project. A class II wetland, “it ranks in the 80th-90th percentile for combined conservation and water quality values.”

“The property’s location, amidst a growing assemblage of conserved lands at the mouth of the river, make this project an essential piece of the patchwork of restoring and protecting natural habitat, flood control and water quality,” noted a letter of support from the City of Burlington Conservation Board, whose Burlington Conservation Legacy Fund also contributed to the project.

The conservation purchase completed in 2018 was a critical step in this multi-phase initiative. For a time after that, the Burlington Fire Department used the home and marina structures on the land for practice operations; a FEMA grant then enabled WVPD to remove the buildings. WVPD and the Lake Champlain Land Trust planted around 200 young poplar trees and shrubs, adding to the woods already there — and the new preserve will be officially opened for public use in early 2022.

“The Lake Champlain Land Trust was an active partner throughout the project,” said Nick Warner, WVPD’s executive director. “It was an equal partnership between us and them.

“From the beginning, we wanted to retain the recreational access — and people are already using it,” Warner said. “Going forward, it will be free to the public.”



Lake Champlain Land Trust photo

▲ Working together, the Winooski Valley Park District and the Lake Champlain Land Trust created a new park in Derway Cove, just upstream from where the Winooski River meets Lake Champlain, providing a new access point for kayak and canoe paddlers very close to downtown Burlington. On the site of a former marina, buildings were removed and natural habitat restored, supporting flood resiliency and improving water quality. WVPD will manage the park — they’ve already planted 200 young trees and shrubs.



“From the beginning, we wanted to retain the recreational access — and people are already using it. Going forward, it will be free to the public.”

— Nick Warner, Winooski Valley Park District executive director



In Manchester, a hard-working renter is now a Habitat homeowner

Jerry DePhillips/NeighborWorks® Western VT photo

▲ Janet Brown and her son, Rayheed Clayton, moved into their new home in Manchester in late November, along with Janet's mother, Sybil Dias.

VHCB Support

Since 1987, VHCB has supported Habitat for Humanity and Vocational Education Programs, providing \$3.6 million towards the costs of purchasing land and securing the mortgages of 157 homes with permanent affordability restrictions.

Janet Brown came to Manchester from the island of Jamaica in 2006. She's now a production manager at Small Batch Organics who gets in to work by 6:30 a.m. on workdays, to take charge of preparing and applying the chocolate base to the company's Granola Bark products.

Janet's mother, Sybil Dias, came to spend a recent summer at the second-floor apartment in Manchester that Janet was sharing with her son Rayheed, a student at Burr and Burton Academy. But while there, her mom "took sick, and she can't climb the stairs," Janet said. "So I'm looking for a new apartment to rent. But then I'm thinking, should I try to buy a house? A friend of mine told me there was a three-bedroom Habitat house for sale."

With encouragement from friends and from her boss Lindsay Martin, the founder and owner of Small Batch, Janet applied to Bennington County Habitat for Humanity to become the owner of one of three homes it was building with volunteer labor and donated funds. Having been forced by the pandemic to shut down construction for three months in early 2020, Habitat was finishing the homes one by one — and last in the process was a three-bedroom house on Peggy's Way in Manchester. Janet applied for that one.

"All my friends were like, 'That house is going to be yours — just try. Just try,'" she said. "And yes!"

She was accepted into Bennington County Habitat's Homeownership Program, which requires all accepted homebuyers to take a homebuyer education course. "Currently, and with great success and delight," said Susan Sommer, executive director of Bennington Habitat, "we have been requiring our homebuyers to take the Neighborworks® of Western Vermont Homebuyer Education Course, which includes two required financial counseling sessions."

“That was really interesting!” Janet said of the course. “I would encourage everyone to do one. There was so much stuff I didn’t know about owning a house, and now I know it.”

VHCB provided a grant to Habitat to help build her house. The grant, combined with financing from NeighborWorks® of Western Vermont, ensured that Janet’s mortgage would be affordable.

Because of the pandemic pause, construction took more than a year. Thirty-seven volunteers contributed a total of 1,362 hours to build the house. Janet and Rayheed were among them. On November 30, they and Rayheed’s grandmother moved into their new home.

“Janet worked hard to become a homeowner, just like all the people do with whom Habitat for Humanity affiliates partner. She completed the homebuyer education course, made a \$500 down payment, saved for her closing costs, and helped build her own house. She now has a mortgage and is a taxpayer to the Town of Manchester. Her family is able to continue living, working, and going to school in the community they love.”

— Susan Sommer, Bennington Habitat director

“Janet is very dedicated and a hard worker,” added Michael Bacon, a Bennington County Habitat for Humanity board member who chairs its Homeowner Section/Support Committee and worked with Janet as her support partner through the process. “When she says she is going to do something, she does it. She expects and deserves the same from those around her.

“It was a pleasure working with Janet and her friends and family,” he added. “Her employers, friends and family were awesome. The dedication ceremony brought a tear to my eye.”

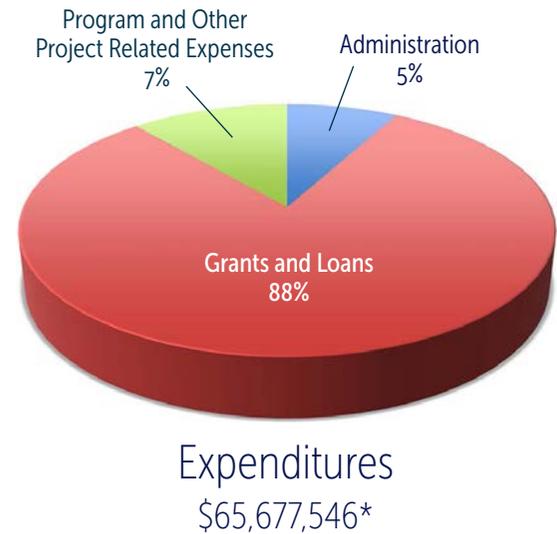
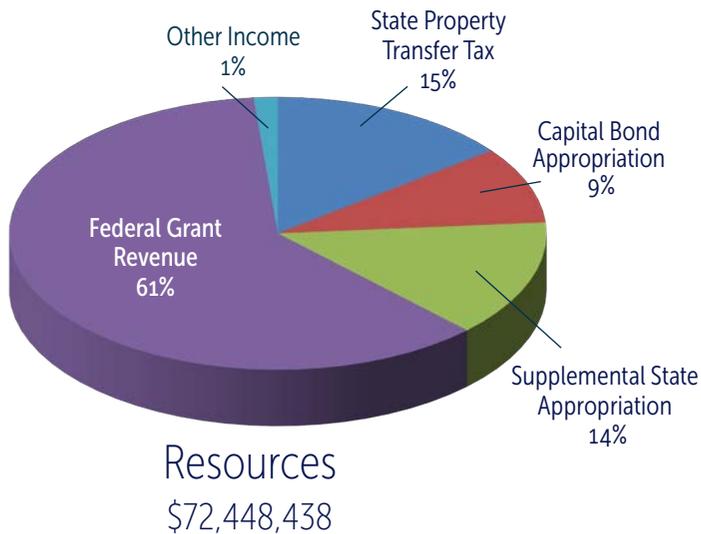


There are 7 Habitat for Humanity Affiliates and 3 Habitat for Humanity Chapters in Vermont. In addition to a down payment and monthly mortgage payments, homeowners are required to contribute hundreds of hours of their own labor, working with volunteers, to build their new home. Bennington County Habitat for Humanity has built 11 homes in its Jennifer Lane neighborhood in Manchester Center.



Bennington Habitat for Humanity photo

Vermont Housing & Conservation Board Fiscal Year 2021



*The resources that exceed expenditures represent project commitments that will be disbursed subsequent to 6/30/2021.
Audited financial statements are available upon request.

\$77.95 Million in Federal funds Awarded by VHCB in FY21 & FY22

Over FY21 & FY22 to date, VHCB has administered \$77.95 million in federal funding for programs to develop housing, increase affordability, reduce lead paint hazards, add support services, leverage state and private dollars for land conservation, support working lands enterprises, and place AmeriCorps members serving with VHCB partner organizations statewide.

American Rescue Plan Act Funding: \$25.37 million for housing

CARES Act Funding: \$33 million for new housing and improvements to shelters

Natural Resources Conservation Service: \$6.7 million for farmland conservation

Lead Paint Hazard Abatement Funding: \$792,000 for homes and apartments

VHCB AmeriCorps: \$501,282 to place AmeriCorps members statewide

HOME Program: \$3 million to increase the affordability of rental housing

National Housing Trust Fund: \$4.3 million for housing serving very low-income residents

Housing Opportunities for Persons with AIDS: \$1.59 million for program services

Northern Border Regional Commission: \$192,000 for ag business planning assistance

USDA Rural Development: \$22,405 for food hub network & market development



▲ VHCB's Healthy & Lead-Safe Homes Program recently completed lead paint abatement and cleaning of 7 affordable apartments in this Bennington house. Operating since 1994, the program has utilized more than \$35 million in federal funding to improve 2,813 homes.

Vermont Housing & Conservation Board
Balance Sheet
June 30, 2021

	Restricted Funds	
	Trust Funds	Other Funds
ASSETS:		
Cash Accounts	\$ 11,456,069	\$ 9,270,580
Due from Other Funds	999,402	28,073
Due from the State of Vermont	-	16,034,403
Receivables and Prepaids	29,223	72,469
Loans Receivables	156,766,238	87,490,819
Anticipated Grant Revenue	1,031,103	35,484,863
Grant Reimbursements Receivable	-	2,809,473
TOTAL ASSETS	\$170,282,035	\$151,190,680
LIABILITIES and FUND BALANCES		
LIABILITIES:		
Accounts Payable & Accruals	\$ 398,202	\$ 7,000
Due to Other Funds	407,681	619,794
Due to the State of Vermont	-	2,336,945
Deferred Revenue - Loans	156,766,238	86,944,124
Anticipated Grants Committed	1,031,103	35,484,862
Long-term Debt	-	546,695
TOTAL LIABILITIES	158,603,224	125,939,420
FUND BALANCES:		
Restricted for Project Awards	11,139,624	23,346,647
Restricted for Programs	539,187	1,904,613
TOTAL FUND BALANCES	11,678,811	25,251,260
TOTAL LIABILITIES & FUND BALANCES	\$ 170,282,035	\$ 151,190,680

Audited financial statements are available upon request.

47 Flat Street LP/M&S Development

Flat Street Apartments, Brattleboro. \$850,000 VHCB award of federal ARPA-SFR funding to purchase a blighted brick warehouse to be developed into ground-floor offices and co-working space with studio, 1-, and 2-bedroom apartments on the upper stories affordable to low- and moderate-income households. Close to Main Street, the property is next door to Brattleboro's multi-modal transportation center and within walking distance of the Brattleboro Food Coop, stores, restaurants, and other services. Nine apartments will have project-based rental assistance; three of these will house formerly homeless residents and five will be designated for elderly residents. Area service agencies will provide support services to residents. Total development costs: \$10.04 million.

Addison County Community Trust

Lindale Mobile Home Park, Middlebury. \$500,000 VHCB award for replacement of water and septic systems at this 67-lot mobile home community owned and operated by ACCT since 2004. Additional funding from the USDA Rural Development Water and Wastewater Grant and Loan program. ACCT expects to start work on the new systems in Spring 2022. Total project costs: \$3,296,702.

Mobile Home Park Sustainability Project. \$345,000 VHCB award for pre-development engineering work and debt reduction for eight mobile home parks with a total of 273 mobile home lots in the towns of Bristol, Huntington, Monkton, Starksboro, and Vergennes. Total project costs: \$2,736,084.

2021 Organizational Grant. \$75,191 VHCB award for FY21 organizational development costs.

Addison County Community Trust & Evernorth

Firehouse Apartments, Bristol. \$905,000 VHCB award, \$195,000 in Housing Revenue Bond funds, and \$520,000 in federal HOME Program funds for development of 20 new homes in two buildings located

within the 30-acre Stoney Hill site, a collaboration between the Town, private developers, and housing non-profits that will also include the new fire station, a commercial business park, connections to the Bristol Trail Network, and new sidewalks extending to Bristol's downtown. Construction is anticipated to begin in spring 2022. ACCT will work with the John Graham Shelter and other service organizations in the region to place homeless households in four of the apartments. Total project costs: \$6,600,000.

ANew Place

Champlain Inn, Burlington. \$2,860,185 in federal Coronavirus Relief Funds for acquisition of 33-unit motel as short term housing for up to 50 people in need of shelter moving out of homelessness with supportive social services. A house on the property provides space for on-site services, group meetings, and laundry facilities.

Cathedral Square Corporation

Whitney Hill Homestead, Williston. \$449,808 VHCB award for rehabilitation of a 30-year-old housing community in the village for older adults serving primarily very low-income residents. Substantial rehab of the 44-apartment complex. Work will include a new sprinkler system, mechanical systems, lighting, kitchen cabinets, interior finishes, insulation, air sealing, siding, windows, and replacement of the majority of the roofing. \$681,972 in National Housing Trust Fund funds. Total development costs: \$6,734,528.

Bayview Crossing, South Hero. \$700,000 supplemental VHCB award for development of 30 service-enriched homes for adults 55 or over and persons with disabilities. The development will feature a common area for residents, office space for CIDER, a local service organization, and offices for SASH services with an on-site wellness nurse. Total development costs: \$10,966,425.

2021 Organizational Grant. \$5,000 VHCB award; \$62,334 federal CHDO award for FY21 organizational development costs.

Champlain Housing Trust

Butternut Grove Condominiums, Winooski. \$199,854 VHCB award and \$1,300,146 in Housing Revenue Bond funds for construction of 20 condominiums on Mallets Bay Avenue, adding homes to the very tight Chittenden County homeownership market. CHT plans to target sales to BIPOC (black, indigenous and people of color) purchasers in the diverse community of Winooski. The City of Winooski will donate the building lot, located in a parking area by the O'Brien Community Center, the City Library, a community health center, and an employment training center. \$1.4 million in new market tax credit equity. Total development costs: \$7,610,000.

Harbor Place, Shelburne. \$2,490,344 award of ARPA-SFR funds and \$50,000 VHCB award to convert hotel rooms to create 20 apartments with support services serving homeless households or those at risk of homelessness and to refinance debt and make site improvements and building repairs. CHT plans to develop additional homeownership and rental apartments on the site and move the current hotel room operation to the recently acquired Days Inn. Total development costs: \$3,792,344.

HoHum Motel, South Burlington. \$2,016,515 in federal Coronavirus Relief Funds for acquisition of this motel on the Williston Road for conversion of up to 34 rooms to serve as a statewide COVID-19 isolation, quarantine and recovery accommodation, providing housing, services, and meals for homeless individuals experiencing COVID symptoms or testing positive for Coronavirus. \$957,000 award of ARPA-SFR funds in July 2021 to convert the hotel to create 20 service-supported homes reserved for households experiencing homelessness. Total development costs: \$4,043,565.

Housing Awards

July 2020–December 2021

Days Inn, Shelburne. \$7,022,060 award of ARPA-SFR funding and \$323,458 in VHCB funding for acquisition of a 58-unit motel to serve households experiencing homelessness or at risk of homelessness due to the COVID-19 public health emergency referred through the local system of coordinated entry.

Zephyr Place, Williston. \$7,435,345 in VHCB One-Time Housing funding and \$6,184,940 in ARPA-SFR funding to acquire a motel to create 72 homes with 38 with support services for Vermonters experiencing homelessness and an on-site project manager, and 33 permanent apartments for low- and moderate-income families.

Steps to End Domestic Violence Shelter, Colchester. \$3,696,850 award of federal Coronavirus Relief Funds to acquire a motel to establish a new shelter serving up to 21 households escaping domestic and sexual violence, with capacity for individuals and families with children.

Susan's Place, Essex. \$13,078,889 in federal Coronavirus Relief Funds to acquire and rehabilitate a motel on Route 15, creating 68 permanent apartments for people moving out of homelessness. Total development costs: \$13,078,889.

2021 Organizational Grant. \$106,000 VHCB award for FY21 organizational development costs.

Champlain Housing Trust and Evernorth

10th Cavalry Apartments, Colchester. \$4,236,604 in VHCB, \$1,888,396 in federal ARPA-SRF funds, and \$1,300,000 in National Housing Trust Funds for redevelopment of three vacant, historic buildings at Fort Ethan Allen to create 60 new apartments close to services, employment, schools, shops, parks, and public transportation. 15 apartments affordable to very low-income residents; 12 apartments will be rented to moderate-income residents. Eleven apartments with supportive services will be leased to homeless households or households at risk of homelessness. Total development costs: \$21,071,231.

Charter House Coalition

Charter House Shelter. \$162,960 award of federal Coronavirus Relief Funds for renovations to meet public health standards during the pandemic, installing a ventilation system, reconfiguring the interior, constructing an outdoor pavilion for social distancing, and relocating the Day Station across the street, adding a guest laundry.

Clara Martin Center

Clara Martin Center Safe Haven, Randolph. \$26,324 award of federal Coronavirus Relief Funds for installation of touchless doors and bathroom fixtures and repairs and renovation to porches to expand the area for social distancing in this 6-bed residence for homeless individuals with chronic mental illness.

Clarina Howard Nichols Center

Clarina Howard Shelter, Morrisville. \$105,923 award of federal Coronavirus Relief Funds for renovation of 4 bathrooms and addition of a fifth bathroom, replaced flooring, and improved ventilation in this shelter for survivors of domestic and/or sexual violence.

Committee on Temporary Shelter and Evernorth

Main Street Apartments, Burlington. \$1.9 million award of ARPA-SFR funding to construct 16 new apartments for families experiencing homelessness adjacent to COT's existing family shelter. COTS will provide support services and subsidize rents to help residents transition to more permanent housing. The building will feature onsite laundry, interior storage for each unit, outdoor and indoor common space and an elevator connecting the new building with the existing family shelter. The location is close to schools, the public library, the YMCA, and public transportation. The Burlington Housing Authority will provide rental assistance and the City of Burlington will contribute \$300,000 of ARPA-SFR funding. COTS has raised \$1.075 million towards costs for the \$5,559,904 development.

Committee on Temporary Shelter

Shelter Improvements, Burlington. \$54,741 award of federal Coronavirus Relief Funds to add touchless fixtures and acrylic barriers at the Daystation, the Housing Resource Center on North Avenue, and at the Waystation and the Wilson on Lower Church Street, also adding a bathroom at the Wilson.

CDI Development Fund, Inc.

Breezy Acres and Hillcrest Mobile Home Parks, Colchester. \$1,300,000 VHCB award towards resident acquisition of two mobile home parks with a combined total of 233 lots located on Route 2. Each of the parks have organized as cooperatives and will operate under a management agreement with the non-profit, providing for resident control over management decisions and ensuring that lot rents are stabilized to maintain affordability and that capital needs are addressed over time. The two parks have been privately owned and recently came up for sale. Total development costs: \$14.6 million, including \$12.2 million in bond financing.

Downstreet Housing & Community Development

Fox Run, Berlin. \$3,154,422 VHCB award, \$1,168,410 federal ARPA-SFR funds; \$301,168 federal HOME Program funds to construct 30 new homes in a three-story apartment building in Berlin's proposed New Town Center. Indoor and outdoor community space, a play area and community garden, and solar panels. The site, adjacent to the Berlin Mall, is served by public transportation, and is across from a recently constructed 98-unit senior housing development. A new sidewalk will connect the homes with services and shopping at the mall. The homes will serve low- and moderate-income Vermonters and Downstreet will work in partnership with the Family Center of Washington County to lease six apartments with rental assistance to previously homeless families. Total development costs: \$10,234,756.

Housing Awards

July 2020–December 2021

Phoenix House, Barre. \$310,000 VHCB award for rehabilitation, debt reduction, and related expenses to convert a group residence to provide 15 beds with support services for homeless individuals transitioning to independent living. To be operated by the Good Samaritan Haven. Total development costs: \$310,000

Recovery Housing, Barre. \$549,248 VHCB award and \$276,074 in ARPA-SFR funds for acquisition and renovation of deteriorated downtown apartment building to create a 10-bed residence for women in recovery from substance use disorder and their dependent children. Support services will be provided by the Vermont Foundation of Recovery. \$1 million in Vermont Community Development Program funding; \$335,220 in fund-raising. Total projects costs: \$2,622,651.

Stimson & Graves, Waterbury. \$128,705 VHCB award and \$225,000 federal HOME program funding to rehabilitate 14 apartments for senior and disabled residents in a historic downtown building. Rehab will address severely deteriorated windows and replace the heating system. Some apartments will have major upgrades including accessibility improvements. Total development costs: \$2,398,646.

Brook Street Tiny Home, Barre. \$40,887 award of federal Coronavirus Relief Funds to complete a second tiny home in a complex of four residences serving individuals previously experiencing homelessness. Collaboration with Norwich University architecture students. Support services provided by Washington County Mental Health. Total development costs for 4 units: \$606,300.

Whistlestop Mobile Home Park, Bradford. \$554,017 in federal Coronavirus Relief Funds for acquisition of 3 energy efficient modular homes placed at the park. Working with the local Continuum of Care, Downstreet will lease the homes to households experiencing homelessness. Total development costs: \$595,938.

2021 Organizational Development Grant. \$5,000 VHCB award and \$70,352 federal CHDO award for FY21 organizational development costs.

East Calais Community Trust

East Calais General Store, E. Calais. \$110,000 VHCB award for rehabilitation of three apartments above the store. VHCB awarded Rural Economic Development Initiative and Feasibility funding to support pre-development work. A VHCB conservation award will support restoration of historic details on the building. The purchase and rehabilitation of the building will improve housing quality, habitability and energy efficiency. Total development costs: \$1,300,000.

Evernorth

Weybridge Street Apartments, Middlebury. \$404,028 award of federal Coronavirus Relief Funds for reservation of 4 apartments in this complex for households experiencing homelessness or at risk of homelessness.

Good Samaritan Haven

Good Sam at Twin City, Berlin. \$5,089,677 VHCB award for acquisition and rehabilitation of a motel on the Barre-Montpelier Road to create a 35-bed emergency shelter and a center for administrative operations and support services. Downstreet Housing & Community Development will be project manager of the rehabilitation. A bus stop will be added on the property, which is located adjacent to services and retail. The site is expected to be ready for occupancy beginning in Spring 2022. Total development costs: \$5,533,177.

Good Samaritan Haven Shelter, Barre. \$146,150 in federal Coronavirus Relief Funds for public health improvements to add a new bathroom, touchless fixtures, new flooring, a washer and dryer, improve ventilation, and install a patio to create an outdoor social distancing area.

Groundworks Collaborative

54 South Main Street and Royal Road, Brattleboro. \$57,726 federal Coronavirus Relief funds for modifications to protect public health, adding bed partitions, touchless faucets, and improving ventilation in an existing shelter on Royal Road and in a new, two-building campus under construction on South Main Street, both serving individuals and families experiencing homelessness and food insecurity.

Housing Foundation Inc.

Mobile Home Infill for Households Experiencing Homelessness, Braintree, Milton and Swanton. \$907,290 in federal ARPA-SFR funds to purchase and place 7 energy efficient mobile homes on new foundations on vacant lots at Birchwood Manor in Milton, Mobile Acres in Braintree, and Roy's Mobile Home Park in Swanton. HFI will partner with Pathways Vermont and Capstone Community Action to provide services to households moving out of homelessness and into the new homes. Total development cost: \$928,290

Housing Trust of Rutland County

Tuttle Block, Rutland. \$32,744 VHCB award, \$527,256 federal ARPS-SFR funds, and \$525,000 National Housing Trust Funds to rehabilitate 13 apartments at the historic Tuttle Block on Center Street and replace office space there with three new apartments. All 16 apartments will have rental subsidies. Two commercial spaces on the ground floor. Insulation and air sealing, new hot water heaters, LED lighting, and remodeled kitchens, baths and flooring in the existing apartments. Total development costs: \$3,853,000.

2021 Organizational Grant. \$76,000 VHCB award for FY21 organizational development costs.

John Graham Shelter

Bristol Modular Homes, Bristol. \$445,350 award of federal Coronavirus Relief funds for acquisition of three zero-energy modular homes placed at a mobile home park owned by the Addison County Community Trust.

Housing Awards

July 2020– December 2021

John Graham Shelter, Vergennes. \$86,688 award of Coronavirus Relief Funds for new flooring, countertops, touchless fixtures, dishwashers, two new bathrooms, acrylic dividers and a ventilation system to conform to CDC public health guidelines for congregate housing during the pandemic.

Lamoille Community House, Inc.

Lamoille County Shelter Project Capacity Award. \$45,000 VHCBC Project Capacity award for pre-development work to locate a site for a permanent shelter, study feasibility, project development, and a fundraising plan.

Lamoille Housing Partnership

Evergreen Manor Modular Homes, Hardwick. \$400,098 in federal Coronavirus Relief funding to purchase and install two energy efficient modular homes at Evergreen Manor Mobile Home Park. In coordination with the local continuum of care, the homes will be rented to households experiencing homelessness.

2021 Organizational Grant. \$67,334 VHCBC award for FY21 organizational development costs.

Lamoille Housing Partnership and Evernorth

Riverbend Apartments, Stowe and Morrisville. \$3,221,325 in Homelessness Relief funding for a scattered-site project consisting of 3 buildings with 16 apartments on Maple Street in Stowe with new construction of 9 apartments, plus 2 buildings and a 2-unit historic building on Hutchins Street in downtown Morrisville. Six of the homes will be leased to households at risk of homelessness, working with the Lamoille Valley Housing and Homeless Coalition. The remainder of the apartments will be rented to low- and moderate-income households. Total development costs: \$5,579,557.

Milton Mobile Home Park Cooperative Inc.

Milton Mobile Home Cooperative, Milton. \$50,000 supplemental VHCBC award for construction and related expenses for infrastructure upgrades to this 100-lot mobile home park on Kapica Lane. Total development costs: \$2,691,129.

Nedde Real Estate

79 Pine Street, Burlington. VHCBC award of \$1 million in federal ARPA-SFR funding for 10 affordable apartments in a new building to be constructed with 49 apartments. Two apartments will be reserved for households experiencing homelessness through a partnership with the Committee on Temporary Shelter. This is the second phase in a mixed-use redevelopment that added 49 residential units to the existing People's United Bank building at 77 Pine St. Total development costs: \$17,533,103.

New Story Center

Shelter Improvements, Rutland. \$62,483 award of federal Coronavirus Relief Funds for a ventilation system, touchless fixtures and doors, a dishwasher, renovated bathrooms, new flooring, and deck expansion to create a 3-season room for social distancing in this family shelter serving victims of domestic and sexual violence.

Randolph Area Community Development Corporation

Randolph House, Randolph. \$636,649 VHCBC award for rehabilitation of 48 apartments with federal rental assistance for very low-income elderly and/or disabled households. Accessibility upgrades to 5 apartment; upgrades to the sprinkler system. A one-story addition will provide a lobby, common area, kitchen, restrooms, space for support services, and offices for the SASH program and property management. A new, full-size elevator will be added, the parking lot will be expanded, and new service entrances will improve accessibility. \$610,000 in federal HOME funds, and \$618,231 in National Housing Trust Funds. Total development costs: \$11,010,104.

Rural Edge

Brightlook Apartments, St. Johnsbury. \$198,280 award of federal funding and \$1,001,720 in VHCBC funds to acquire an historic building in a downtown neighborhood with 15 apartments affordable to low-income residents. Many of the residents are elderly and on fixed incomes. Preservation of an important affordable housing resource on a site with potential for additional housing development. Energy efficiency improvements, with a more extensive rehabilitation planned within 3-5 years. Total development costs: \$1.89 million.

Lakeview Housing, Newport. \$450,000 VHCBC award for energy efficiency and exterior painting for 4 historic buildings with 16 apartments owned by Rural Edge since 1998. U.S.D.A. Rural Development loan funds will cover other rehabilitation work and new roofing. The apartments are occupied by low-income residents, have federal funding for rental assistance, and are located close to downtown services. Total development costs: \$1,641,955.15

Cherry Street, St. Johnsbury. \$2,288,103 VHCBC award of Homelessness Relief Funds for acquisition and rehabilitation of two vacant buildings, the historic jail and the jail keeper's house, creating 9 new apartments. Working in partnership with Northeast Kingdom Community Action, RuralEdge will lease the apartments to households that had been residing in hotels. Supportive services for tenants of the new Cherry Street Hotel and for two properties on Pearl Street owned by RuralEdge will be coordinated in an on-site office. Energy Incentives totaling \$53,800 and \$30,000 from NeighborWorks®. Total development costs: \$2,650,914.

Apartment Rehabilitation, St. Johnsbury. \$1,374,786 in federal Coronavirus Relief Funds to rehabilitate 5 vacant apartments to be rented to households experiencing homelessness.

Housing Awards

July 2020–December 2021

Governor Prouty Apartments, Newport. \$355,226 VHCB award and \$375,000 in federal HOME Program funds to rehabilitate 12 apartments for elderly or disabled households. New, energy efficient heating system and accessibility upgrades to meet current standards in two apartments and in the community room; window replacement, insulation, and site improvements. Total development costs: \$3,004,523.

2021 Organizational Development Grant. \$75,190 VHCB award for FY21 organizational development costs.

RuralEdge and Evernorth

West Burke Housing, Burke. \$615,269 VHCB award, \$545,000 federal HOME Program funds, and \$351,504 National Housing Trust Funds for acquisition and rehabilitation of 15 senior and family apartments and construction of 8 apartments for families and individuals. Project-based rental assistance for all units. Construction began in mid-summer 2021. Total development costs: \$7,334,016.

Rutland Housing Authority

Woodstock Avenue, Rutland. \$3,058,646 in federal Coronavirus Relief Funds for acquisition of a vacant commercial building and rehabilitation to create 9 apartments with support services for households experiencing homelessness.

Samaritan House

Tim's House, St. Albans. \$237,823 award of federal Coronavirus Relief Funds to make accessibility improvements, add a bedroom, touchless fixtures, and a ventilation system and renovate two bathrooms at this emergency shelter providing transitional housing and support services to individuals experiencing homelessness.

St. George Community Cooperative

St. George Mobile Home Park, St. George. \$258,500 VHCB award to replace three failing septic systems in the first phase of infrastructure improvements planned for a 120-lot, resident-owned mobile home park, an important source of affordable housing in Chittenden County. Total development costs: \$352,500.

Shires Housing

Norton House, 300 Pleasant St., Bennington. Supplemental VHCB award of \$180,000, for acquisition and rehabilitation of the historic Norton House and barn on Pleasant Street, replacing the shelter currently operated by the Bennington County Coalition for the Homeless to create service-supported transitional apartments for homeless families with children, administrative and program space in spacious, energy-efficient buildings, relieving overcrowd-

ing and improving accessibility. Funding for program operations from the Vermont Agency of Human Services. Expected completion late winter 2021-22. Total development costs: \$2,914,898.

Willows Mobile Home Park, Bennington. \$385,000 supplemental VHCB award for 4 net-zero modular rental homes to be installed on vacant lots in the 22-lot park. Total development costs: \$1,133,716

Applegate Apartments, Bennington. \$539,396 award of Coronavirus Relief Funds to rehabilitate 15 vacant apartments to be rented to households experiencing homelessness. Support services to be provided in partnership with the Sunrise Family Resource Center.

Organizational Development Grant. \$76,000 VHCB award for FY21 organizational development costs.

Twin Pines Housing Trust and Evernorth

Safford Commons, Woodstock. \$80,000 supplemental VHCB award of Housing Revenue Bond funds for construction of 4 single-family homes in an existing development. Total development costs: \$1,601,928.

Upper Valley Haven

Upper Valley Haven, Hartford. \$30,411 award of federal Coronavirus Relief Funds for installation of touchless faucets, automatic doors, and bed dividers for social distancing in the Byrne Family Shelter and Services Building and the Hixon Adult Shelter.

◀ Shires Housing will rehabilitate the historic Norton House for the Bennington County Coalition for the Homeless, creating nine transitional apartments with support services, administrative and program space for families with children.



Housing Awards

July 2020– December 2021

Vermont Community Loan Fund

Organizational Development Grant. \$10,678 VHCB award for FY21 organizational development costs.

Veterans Inc.

Veterans Shelter, Bradford. \$125,000 award of federal Coronavirus Relief Funds for ventilation units, touchless fixtures and appliances in this shelter serving homeless male veterans with transitional housing and support services.

Windham & Windsor Housing Trust

Phelps Court, Windsor; Clark and Canal Streets, Brattleboro. \$445,000 VHCB award, \$631,127 HOME program funds, and \$749,700 National Housing Trust Funds to rehabilitate and refinance housing affordable to low- and very-low-income households to meet current health and safety codes and modern energy efficiency standards: 3 buildings with 14 apartments at Phelps Court in Windsor and 4 buildings with 12 apartments on Clark and Canal Streets in downtown Brattleboro. New, biomass heating systems. Total development costs: \$6,634,659.

Bellows Falls Garage, Bellows Falls. \$475,000 supplemental award for development of 27 apartments to be created on the site of a vacant auto repair facility and parking garage. Total development costs: \$10,703,739.

The Chalet, West Brattleboro. \$2,453,342.17 award of Coronavirus Relief Funds for acquisition and rehabilitation of a former motel to create 27 permanent homes with on-site supportive services coordinated by Groundworks Collaborative. The site will allow for additional housing development over time. Total development costs: \$2,653,342.17

Organizational Development Grant. \$5,000 VHCB funding and \$122,743 federal CHDO award for FY21 organizational development costs.

Women's Freedom Center

Shelter Improvements, Windham and Southern Windsor Counties. \$30,000 award of federal Coronavirus Relief

Funds to add ventilation systems to three buildings operated by this organization providing services and shelter to survivors of domestic and sexual violence.

STATEWIDE

ARPA-SFR Housing Contingency Fund

\$2,250,000 set aside of VHCB and Homelessness Relief Funds to fund unanticipated costs of developments using \$64M in AARPA-SRF funding.

Feasibility Fund

\$125,000 recapitalization of the VHCB Housing Feasibility Fund providing awards of up to \$15,000 for predevelopment costs including surveys, options, appraisals, market and engineering studies and architect's fees.

Habitat for Humanity and Vocational Education Program—built homes

\$300,000 VHCB award and \$160,000 in Housing Revenue Bond funds to provide down payment grants for newly constructed energy efficient homes. Total development costs: 702,000.

Healthy & Lead-Safe Homes Program

\$792,000 in federal U.S. Department of Housing & Urban Development funding awarded to homeowners, landlords and non-profit housing developers to reduce lead paint hazards.

Shared Equity Homeownership

\$2,900,000 VHCB award for grants to provide purchase subsidies plus rehabilitation loans for an estimated 40 homebuyers working with community land trusts and Home Ownership Centers. The program provides grants of up to \$80,000 or 35% of the purchase price of a home, whichever is less, and up to \$20,000 for rehabilitation loans; up to total award \$80,000 per home. Buyers agree to limit the amount of appreciation upon resale and the grant funds stay with the home to be recycled to the next income-eligible buyer.

Single Family Assistance

\$100,000 VHCB award to provide 0% deferred loans for closing cost assistance

for purchasers of shared equity homeownership units.

Farmworker Housing Program

\$1,200,000 to support initiatives to improve and create farmworker housing in a new program under development by the Champlain Housing Trust.

Single-Family Homes Stewardship Fund

\$100,000 VHCB award to recapitalize a fund to provide assistance to shared equity homeowners with rehab loans.

Organizational Development Grants

\$635,768 in VHCB awards to provide FY22 Organizational Development grants to 11 non-profit housing development organizations around the state. \$160,232 in HUD HOME funds for organizational development grants to 5 Community Housing Development Organizations.

\$1,000,000 to support the capacity of the non-profit housing network to utilize federal ARPA-SFR funding to create housing statewide and to house homeless households.

Purchase Subsidy Program

\$12,000 VHCB award to assist buyers of mobile homes in non-profit or cooperatively owned mobile home parks with down payment assistance and closing costs.

Vermont Center for Independent Living

Home Access Program. \$845,000 in VHCB funds and \$100,000 in funding from the Agency of Human Services for accessibility modifications to approximately 83 homes occupied by individuals with physical disabilities. VCIL adds wheelchair ramps and makes bathroom modifications that allow individuals to live independently and stay in their homes. VHCB has provided financial support for the program for more than twenty years. Income-eligible renters and homeowners can apply to the program by contacting VCIL. Total development costs: \$1,640,000.

Conservation Awards

July 2020–December 2021

Archaeological Conservancy

Egg Mountain Archaeological Preserve, Sandgate. \$110,000 VHCB award to protect archaeological resources on 93 acres related to a late 18th century settlement that may have served as a refuge for Daniel Shay, the leader of Shay's rebellion (1786-87). Water quality protections along two streams running through the property. Total project costs: \$133,000.

Bridgewater Area Community Foundation

Bridgewater Community Center, Bridgewater Village. \$50,000 VHCB award for interior and exterior restoration of the historic, former Bridgewater Village School to create a town-owned community center with a child-care facility, senior center, community gathering space, retail activity, and an emergency shelter. Two grants totalling \$430,000 resulting from Rural Economic Development Initiative grant writing assistance. Total projects costs: \$1,393,410.

Catamount Trail Association

2021 Organizational Development Grant. \$14,000 VHCB award for organizational development costs and stewardship activities.

City of Montpelier

Hubbard Park Addition, Montpelier. \$147,500 VHCB award to acquire 77 acres in two parcels for addition to the 194-acre Hubbard Park, which includes 10 miles of multi-use trails, a sledding hill, picnic shelters, and a ball field. A stone tower at the high point of the park provides 360-degree views of the surrounding landscape. Water quality protections for 12 acres of wetlands and 2,000 feet of stream frontage, helping to provide flood resilience and storm water retention. The local Habitat Chapter will have a right of first refusal on two acres to construct an affordable home. Total project costs: \$555,000.

Cross Vermont Trail Association

Fairmont/Lylehaven Trail Easement, East Montpelier. \$20,000 VHCB award to purchase a trail easement across Fairmont

Farm's Lylehaven property. The acquisition would provide an important link in the Cross Vermont Trail. The project is supported by a \$5,000 contribution from the town of East Montpelier. Total project costs: \$25,000.

Morse Property, Plainfield. \$27,300 VHCB award to conserve 12 acres to construct a section of the Cross Vermont Trail that will connect the community of Plainfield and remove the trail from Vt. Route 2. The project also enhances water quality and flood resilience along the Winooski east of Plainfield. Total project costs: \$27,300.

2021 Organizational Development Grant. \$17,000 VHCB award for organizational development costs and stewardship activities.

East Calais Community Trust

East Calais General Store Historic Preservation. \$70,000 VHCB award to restore historic features and reopen a general store with 3 affordable apartments on the upper floors. After closing in December 2019, a community group formed to acquire the historic 1850s property, which is listed on the National Register of Historic Places as a contributing structure to the Village's historic district. VHCB also committed housing funding towards rehabilitation of the apartments and grant writing assistance through REDI raised \$180,000 in other grant funding for the project. Total project costs: \$1,300,000.

Fairbanks Museum

Fairbanks Museum, St. Johnsbury. \$80,000 VHCB award to restore exterior features of the historic building listed on the National Register of Historic Places and located within St. Johnsbury's historic district. This project is one component of multi-phased work the organization is undertaking to upgrade, enhance and restore the main building. The work on the main building will be accompanied by a state of the art mass timber addition to be built on the back of the existing building to house a new Science Annex.

Friends of Wheeler Field

Wheeler Field, West Bolton. \$86,600 VHCB award to a local community group to purchase a 2.5-acre property and transfer it to the town. The land has been used for recreation and public gathering for generations and there is broad support for protecting public access to the field. The project is a result of a cooperative effort between the West Bolton Golf Club, Vermont Building Resources, the Town of Bolton, VHCB and Friends of Wheeler Field. Total project costs: \$130,000.

Green Mountain Club

2021 Organizational Development Grant. \$34,000 VHCB award for organizational development costs and stewardship activities.

Greensboro Land Trust

Green Mountain Monastery, Greensboro. \$68,000 VHCB award to conserve 149 acres surrounding GMM's home in North Greensboro. The project will protect ecological and recreational resources including forestland important for wildlife habitat and rare plants, brooks that empty into the Lamoille River and public trails. Total project costs: \$138,833.

Lake Champlain Land Trust

2021 Organizational Development Grant. \$25,000 VHCB award for organizational development costs and stewardship activities.

Preservation Trust of Vermont

\$22,500 VHCB award for costs related to long-term stewardship of three historic preservation easements: the Bridgewater Community Center, the East Calais General Store, and the Fairbanks Museum.

Putney Mountain Association

Missing Links Project Phase I, Dummerston. \$116,000 VHCB award for the acquisition and conservation of two parcels with wildlife and recreation corridors, and a tributary of the West River. Three donated trail easements crossing five land parcels will extend the popular Putney Mountain Association/Windmill Hill Pinnacle Association's Ridgeline Trail

Conservation Awards

July 2020–December 2021

south to Prospect Hill in Dummerston.
Total project costs: \$200,721

Stowe Land Trust

Brownsville Forest, Stowe. \$175,000
VHCB award to conserve 759 acres for-
estland on the west side of the Worcester
Range for addition to the C.C. Putnam
State Forest, providing non-motorized
public access for the first time in several
years. Close to Stowe Village, with 2 miles
of Class IV roads and connections to a
VAST trail. Conservation protects wildlife
habitat and the headwaters of Moss Glen
Brook. Sustainable timber management.
\$750,000 in local fundraising; private
philanthropic donation of \$5 million.
Total project costs: \$5,925,000.

The Conservation Fund

Windham Working Forest Initiative,
Townshend. \$82,500 VHCB award for
the conservation of 183 acres of privately-
owned working forest that is part of a
much larger Forest Legacy Program proj-
ect involving more than 9,000 acres. The
parcel has extensive frontage on Simpson
Brook in the Connecticut River watershed
and spring feeding habitat for black bears.
Total project costs: \$331,000.

The Nature Conservancy

Quarry Hill Natural Area Addition,
North Pownal. \$32,000 VHCB award
to acquire and conserve 37 acres link-
ing together three properties for addi-
tion to the 142-acre Quarry Hill nature
preserve, with permanent public access.
The acquisitions protect some of the most
ecologically diverse land in Vermont,
with more than 40 species of rare plants.
At the northern end of the preserve is a
house lot that will provide an affordable
home, gifted by The Nature Conservancy
to Bennington Area Habitat for Human-
ity. Total project costs: \$69,257

2021 Organizational Development Grant.
\$37,000 VHCB award for organizational
development costs and stewardship
activities.

Town of Danville

Danville Train Station, Danville. \$75,000
VHCB award for structural repairs to



Viet Vo photo

the historic train station. The station will
be adapted for reuse as a hub for recre-
ation, tourism, and community gather-
ing. Built in 1871, it is located adjacent to
the Lamoille Valley Rail Trail, one-half
mile south of Danville on the Peacham
Road. The 93-mile, east-west recreation
path connects Danville to St. Johnsbury.
The segment of the rail trail connecting
Danville and Swanton is expected to be
completed by the end of 2022. Total phase
1 project costs: \$267,850

Trust for Public Land

Third Branch Headwaters, Roxbury.
\$105,000 VHCB award to an 108-acre
forestland inholding in the Roxbury
State Forest, part of a larger conserva-
tion initiative to conserve an additional
619 acres to be added to Green Mountain

▲ The City of Montpelier added 77
acres to Hubbard Park with water quality
protections for wetlands and stream
frontage. The local Habitat Chapter will
have a right of first refusal on two acres
to construct an affordable home.

National Forest in Warren and Lincoln.
Across Route 12A from the Roxbury Fish
Hatchery, the property has almost a mile
of headwater streams and 16 acres of
riparian areas located in the headwaters
of the Third Branch, one of the three
major tributaries to the White River. Total
project costs: \$550,000



▲ In Pownal, the Nature Conservancy added 37 acres to the 142-acre Quarry Hill Preserve, protecting some of the most ecologically diverse land in Vermont, with more than 40 species of rare plants. At the northern edge of the preserve TNC donated a house lot for an affordable home to be developed by Bennington Area Habitat for Humanity.

2021 Organizational Development Grant. \$31,000 VHCB award for organizational development costs and stewardship activities.

Upper Valley Land Trust

Windsor Plateau, Windsor. \$257,700 VHCB award to conserve a 140-acre farm and forest property with views of Mt. Ascutney, providing trail connections between the village and Mt. Ascutney State Park. The conserved farm will be sold to well-established local fruit and vegetable farmers, the Sprague family of Edgewater Farm. Total project costs: \$404,805

Vermont Alpine Farm, Reading. \$158,500 VHCB award and \$157,500 in federal NRCS funding to conserve a 63-acre farm purchased in 2017 by Kevin and Laura Channell. The Channells run a pasture-

raised Wagyu beef and organic vegetable operation with two high-tunnel greenhouses and one half-acre of blueberries. They are planning to establish retail sales on the farm; they also grow food for the local foodbank. The farm adjoins other lands protected by UVLT. The easement also has a notice provision on the historic farmhouse. Total project costs: \$406,000

2021 Organizational Development Grant. \$45,500 VHCB award for organizational development costs and stewardship activities.

Vermont Agency of Agriculture, Food and Markets

Act 250 Mitigation. \$127,694 VHCB award to support the Agency’s work related to Act 250 9(b) which requires payment of mitigation funds by developers building on prime farmland. VHCB uses the funds raised by Act 250 9(b) to conserve farmland.

Water Quality Stewardship. \$50,000 VHCB award for water quality-related inspections and other related work on VHCB farmland conservation projects.

Vermont Agency of Natural Resources

Long Range Management Planning. \$20,000 VHCB award to support continued development of long-range management plans for state lands.

Vermont Community Loan Fund

Organizational Development Grant. \$10,678 VHCB award for FY21 organizational development costs.

Vermont Department of Fish and Wildlife

Farrow Farm Retirement, Morgan. \$250,000 award of water quality bond funding towards acquisition and restoration of 163 acres of farmland in the Memphremagog watershed, just north of Lake Seymour. Collaborating with the Agency of Agriculture and other partners, DF&W plans to remove the barn and manure pit and restore native vegetation along Valley Brook, a primary tributary for spawning and nursery waters for game fish. Access for hunting and fishing will be improved and made permanently available and a stream crossing for a VAST trail on the property will be upgraded. Total project costs: \$486,500

Roaring Brook Wildlife Management Area, Vernon. \$156,250 VHCB award for acquisition and conservation of 446 acres for addition to the 1,460-acre Wildlife Management Area, serving to connect three separate parcels within the WMA, protecting wildlife habitat, improving public access for recreational activities such as hunting, fishing, trapping, hiking, wildlife viewing, and snowmobiling. The project protects 41 wetland acres including a state-significant natural community with rare plants and habitat for two federally listed species and more than a dozen rare and state listed species. Total project costs: \$705,000.

Deering Farm Retirement, Bridport. \$415,000 VHCB award, including \$400,000 of water quality funding, to support the purchase of and retirement of a 433-acre farm. The acreage will be added to the existing Lemon Fair Wildlife Management Area, improving public access to the WMA. Wetland features will be restored, which will protect and enhance the Lemon Fair River’s water quality and the Lake Champlain watershed. Restoration of the wetlands and forest will greatly accentuate flood attenuation while

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increasing and improving wildlife habitat. Total project costs: \$1,775,000.

Vermont Department of Forests, Parks & Recreation

Alburgh Bluffs, Alburgh. \$496,000 VHCBC award towards acquisition and conservation of 160 acres for addition to the 600-acre Alburgh Dunes State Park. The lakefront parcel with almost 1 mile of shoreline will expand recreational access to Lake Champlain and protect wetlands, multiple natural communities and rare species. \$599,500 in federal Land and Water Conservation Funds; matching funds to be raised by The Nature Conservancy and Vermont Fish and Wildlife Department. Total project costs: \$1,294,000.

Okemo Wildlife Corridor, Mount Holly. \$224,000 VHCBC award to acquire and conserve 346 acres of high elevation land off of Route 155, the last unprotected parcel linking Okemo State Forest to the Green Mountain National Forest, establishing a wildlife corridor and enabling wildlife connectivity. The acquisition adds to nearly 30,000 acres of state land protected in the area over 25 years by ANR's Forests, Parks & Recreation and Fish & Wildlife Departments. The Cata-mont and VAST trails cross the property, and the headwaters of three watersheds will be protected by the acquisition. Total project costs: \$979,000.

Vermont Land Trust

Auclair Farm Parcels B & C, South Burlington. \$176,000 VHCBC award and \$1,412,500 in federal NRCS Funds to conserve 171 acres of farmland. Vermont Land Trust will lease the conserved farmland to Bread & Butter Farm, Viability Program clients, on a long-term basis with the right for the farmers to build housing on one of the parcels, helping address the shortage of affordable farm labor housing. The City of South Burlington contributed \$915,000. The easements include special protections for wetland and riparian areas, as well as public access to a planned trail system around the properties. Total project cost \$2,851,000.

Ballard Farm, Hinesburg. \$278,000 VHCBC award to conserve this 177-acre former dairy farm that has been in the family for 75 years. The fields are rented to neighboring dairy farmers, Larry and Michael Garvey, who grow hay on the property. A public trail connects from the farm to a neighboring town park. Conservation will protect 12 acres of wetlands and 3,500 feet of stream frontage, improving water quality. \$285,000 federal NRCS funding. Total project costs: \$583,000.

Booth Living Trust, Barre Town. \$226,050 VHCBC award to conserve 102 acres, with 95 acres of open farm fields located on a high plateau near the airport. The cropland is used by a local dairy. Special protections in the easement for a 7-acre wooded wetland. \$217,500 federal NRCS funding. Total project costs: \$443,550.

Brisson, Weybridge and New Haven. \$48,316 VHCBC award to conserve 73 acres including 69 acres of level cropland near Otter Creek. The property was purchased by a local dairy and is used for corn and hay. The project was financially supported by the town of Weybridge and by local fundraising. \$34,184 Ag Mitigation funds; \$162,500 federal NRCS funding. Total project costs: \$338,000.

Button Farm, Chelsea. \$115,500 in VHCBC funding and \$102,500 in federal NRCS funding to conserve a 124-acre, former dairy farm that has been in the Button family since the early 1930s and has been leased to local dairy farmers since the 1990s. The Vermont Land Trust will purchase the conserved farm and enter into a lease-to-purchase agreement with Amanda Helali of Opera House Farm in Vershire. The Button Farm's 71 acres of open land and extensive sugarbush will allow Opera House Farm to expand their small but growing diversified farm, breeding sheep and goats, making maple syrup, and selling hay, lamb and pork. Total project costs: \$218,000.

Cesario, Cornwall. \$139,500 VHCBC award and \$169,500 federal NRCS funding to acquire and conserve 125 acres for addition to Meeting Place Pastures, a custom-graz-

ing and diversified livestock operation and Viability Program clients. Special ecological protections and riparian protection along Beaver Brook. Landowner donation. Total project costs: \$352,000.

Chaput IV Farm, Newport. \$90,400 VHCBC award to conserve 126 acres. Tillable land supports a large dairy. Project includes a 14-acre wetlands protection zone, and restoration of a portion of the wetland area. \$50,000 Ag Mitigation funds; \$130,000 federal NRCS funding. Total project costs: \$273,000.

Rich & Lyman Clark Farm, Huntington. \$11,800 VHCBC award to conserve 18 acres of prime farmland along the Huntington River, recently purchased by an existing, organic vegetable operation, Burnt Rock Farm. 50-foot riparian buffer along the river frontage. \$30,000 Ag Mitigation funds; \$60,000 federal NRCS funding. \$30,000 contribution from the town of Huntington. Total project costs: \$125,200.

Clifford Farm, Starksboro. \$255,500 VHCBC award with \$257,500 federal NRCS funds to conserve 300 acres of farm and forestland on the east side of Route 116 at the Clifford Farm, which was established in 1796. Eric and Jane Clifford are 8th generation farmers, milking 235 cows, raising 170 young stock, and growing crops on 450 acres. The conservation easement will include water quality protections on wooded streams that are tributaries of Lewis Creek. Total project costs: \$513,000.

Corse Farm Maple Products, Whitingham. \$121,500 VHCBC award and \$108,500 in federal NRCS funding to conserve 166 acres of sugarbush and fields owned by Roy and Vanessa Corse. The adjacent 291-acre Corse Family organic dairy farm was conserved with VHCBC funding in 2012. The conservation easement will include provisions for water quality protection. Total project costs: \$230,000.

Davis Farm, Jericho. \$332,000 VHCBC award to conserve an organic dairy with 29 acres of wetlands and 2,300 feet of frontage along two tributaries of the Brown's River in an area of high develop-

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ment pressure. Good soils produce feed for the current, grass-based operation on this 4th generation dairy farm, one of only two remaining farms in town. Viability Program clients. \$369,000 in NRCS funding. Total project costs: \$751,000.

Dodd Farm, Sheldon. \$178,000 VHCB Award and \$185,000 federal NRCS funds to protect a 165-acre dairy farm with 80 acres of high quality tillage, and nine recorded archeological sites. 1,600 feet of frontage on the Mississquoi River with a riparian buffer. Total project costs: \$363,000.

Dimuzio Farm, Middlebury. \$208,000 VHCB award and \$300,000 in federal NRCS funds to conserve 142 acres farmland and woodland on the east side of Munger Street. Hank Dimuzio and Rhonda Roberts raise fallow deer and sell venison in Vermont. Previous VHCB awards were used to conserve 132 acres on the west side of Munger Street. To protect water quality, the conservation easement will provide for a 50-foot riparian buffer along a stream and an ecological protection zone on 12 acres of wetlands. The Middlebury Select board has pledged \$25,000 from their conservation fund to conserve the property. Total project costs: \$613,000.

Dodge Farm, Pownal. \$130,500 VHCB award with \$157,500 federal NRCS funding to conserve a 210-acre farm and help facilitate transfer of the property to a family operating a multi-generational organic dairy. The protected property includes tillable land, pasture, wetland protection zone, and sugarbush. \$40,000 of match is provided by a landowner donation. Total project cost: \$328,000.

Fairmont/Lylehaven II, East Montpelier. \$174,000 VHCB award to conserve 196 acres with 100 acres of high quality tillage used by Fairmont Farm dairy, Viability Program clients. Special protections in the easement for wetlands and riparian areas. \$370,000 federal NRCS funding. Total project costs: \$753,000.

Farmland Access Program. \$80,000 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. Total project costs: \$436,805.

Lewis Creek II, Danville. \$50,000 VHCB award to conserve 24 acres for a diversified meat, hay, and heifer operation. Conservation will enable the landowners to take ownership of land they have managed since 1985. \$31,000 landowner donation. Total project costs: \$81,000.

Harness/Ryan OPAV, Enosburg. \$130,000 VHCB award to acquire an option to purchase at agricultural value on a previously conserved farm. The transaction will assist with the transfer of this dairy farm to the next generation and help maintain the farm's affordability to farmers in the future. Total project costs: \$130,000.

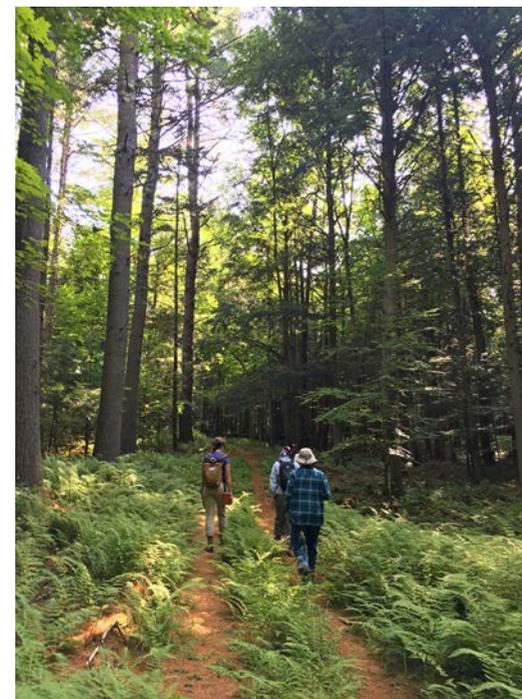
Hazen-Quintin Farm, North Hero. \$225,500 VHCB award to conserve a 126-acre hay farm, enabling transfer of the farm to Andre and Karen Quintin who have been renting the land to grow hay for their beef and cattle boarding business. The conservation easement will protect prime and statewide soils and frontage on Lake Champlain from development and preserve water quality of 32 acres of forested wetlands. \$212,500 in NRCS funding. Total project costs: \$438,000.

► The Krusch Nature Preserve in Cambridge, owned by the town and conserved by the Vermont Land Trust, with walking trails over 51 acres through woods and meadows, along streams, wetlands, ravines and waterfalls. The new preserve improves access to the Cambridge Pines State Natural Area, an old growth forest with 150-year old pines.

Hewitt Farm, Granville. \$68,000 VHCB award to conserve 25 acres of prime agricultural soils and to facilitate a transfer to Henry Webb and Gabby Tuite for their diversified vegetable farm. Viability Program clients. Water quality protections along 1,650 feet of White River frontage. \$55,000 federal NRCS funding. Total project costs: \$123,000.

Hinesburg Town Forest, Hinesburg. \$225,000 VHCB award to acquire and conserve 291 acres for addition to the existing 834-acre Hinesburg Town Forest, a popular recreation resource with 15 miles of multi-use trails. The new acquisition will increase the size of the town forest to 1,125 acres and secures public access from the south. Total project costs: \$418,809.

Hinsdale-Powden farmland, Charlotte. \$60,500 VHCB award to conserve 58 acres of farmland to be transferred to Nick Powden, the owner of a successful horse hay business and a Viability Program client. Strong community support for the conservation deal has resulted in local fundraising and a bargain sale of the easement to offset the project costs. \$227,500 in NRCS funding. Total project costs: \$468,000.



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Hodges Orchard, Cornwall. \$343,000 VHCBC award with \$390,000 federal NRCS funding to protect a 171-acre orchard that produced 120,000 bushels of apples in 2019. Total project cost: \$733,000.

D&S Howrigan Farm, Fairfield. \$173,000 VHCBC award to conserve 140 acres of meadow and sugarbush adjacent to Fairfield village. The cropland is used to support the Howrigan's organic dairy farm. \$160,000 federal NRCS funding. Total project costs: \$333,000.

Huizenga, Monkton. \$184,000 VHCBC award to conserve 350 acres leased as cropland. The project, located in the Lake Champlain Basin, will protect tributaries and forested headwaters flowing into the Little Otter Creek. \$211,000 federal NRCS funding. Total project costs: \$435,000.

Ingwersen Farm, Bridport. \$130,000 VHCBC award to add an Option to Purchase at Agricultural Value, helping to keep the 177-acre farm in agricultural use and facilitating transfer of part ownership of the farm to the owners' son, Michael Ingwersen. The option adds two wetland protection zones with 22.5 acres of clayplain forest and wetlands along the West Branch of Dead Creek that will be revegetated with a \$28,000 Ecosystem Restoration Grant secured by VLT. Total project costs: \$161,250.

Krusch Nature Preserve, Cambridge. \$50,000 award to conserve 51 acres of farm and forestland, including 27 acres previously conserved by donation to the Vermont Land Trust in 2003, and transfer the entire property to the town. The owner is working with the town to create the Peter A. Krusch Nature Preserve, with a mix of old forest with ancient hemlock and pines, meadows and spectacular ravines. Conservation offers the opportunity to improve access to the adjacent Cambridge Pines State Forest. Total project costs: \$235,000.

Laroche Dairy Farm, Highgate. \$145,000 VHCBC award to acquire an Option to Purchase at Agricultural Value on 153 acres farmland, facilitating transfer of the

farm to Matt LaRoche, who has been leasing the farmland for 10 years. The Option will increase affordability of the farm to future buyers by restricting the appraised value of the conserved land to agricultural use. Total project costs: \$145,000.

Nelson Dairies West LLC, St. Albans. \$245,500 VHCBC award and \$257,500 in federal NRCS funding to conserve 129 acres of farmland owned by Bourdeau Brothers, a large feed, fertilizer, and farm equipment dealer serving a multi-state region. The project will add to an 8,000-acre block of conserved farmland—one of the largest contiguous blocks of conserved land in New England. Total project costs: \$528,000.

Observatory Knob, St. Johnsbury. \$200,639 VHCBC award to protect 119 acres with popular trails to an overlook located within walking distance of downtown. Partially wooded, with hay fields and pastureland, the conserved land will be transferred to the town. VHCBC funding will be matched by a commitment of \$20,000 by the town, the donation of 5 acres by a neighboring landowner, and additional fundraising necessary to complete the project budget. Total project costs: \$303,539.

2021 Organizational Development Grant. \$120,000 VHCBC award for organizational development costs and stewardship activities.

Orr Farm, Orwell. \$204,500 VHCBC award to conserve a 287-acre former dairy farm that was converted to beef, heifers, and small livestock. Special protections in the easement for a woodlot with an uncommon natural community and for wetlands. The easement also has a notice provision on the historic farmhouse. The project facilitated transfer of the farm to the Orrs' daughter, Rachel. \$191,500 federal NRCS funding. Total project costs: \$392,850.

Primmer Farm, Pownal. \$48,000 VHCBC award to conserve Wildstone Farm, the oldest certified-organic vegetable farm in Bennington County. The high elevation farmland has a southern exposure

and uses irrigation, high tunnels, and a root cellar to support their vegetable production. Easement provisions governing frontage on South Stream will protect water quality. Viability Program clients. \$35,000 in NRCS funding. Total project costs: \$83,000.

Rupert Valley Holsteins, West Rupert. \$140,500 VHCBC award with \$127,500 federal NRCS funding to conserve 177 acres used to support a highly successful and longstanding dairy operation. The project includes 8,000 feet of creek frontage that will be protected by buffer zones. Total project cost: \$268,000.

Rice Farm, Highgate. \$273,500 VHCBC award and \$439,500 in federal NRCS funding to conserve a 495-acre farm with 250 acres of open tillable land. The property has been farmed by the Rice family for more than one hundred years. The current owners, Terry and Juliette Rice, will conserve the farm, protecting important archaeological resources and a rare natural community. Total project costs: \$865,000.

Ricketson Farm, Stowe and Morrystown. \$113,000 VHCBC award and \$1,150,000 in federal NRCS funding to conserve a prominent 210-acre farm on Route 100 owned by 3rd generation farmer Ken Ricketson, whose grandfather purchased the farm in 1916. Ken Ricketson raises replacement heifers and leases the farm fields to two local dairy farmers. Special conditions in the easement will protect water quality and a bog on the property with rare plants. \$2,558,000 in local fundraising with the Stowe Land Trust and a landowner donation. Total project costs: \$3,821,000.

Snow Farm, Charlotte. \$40,500 VHCBC award with \$207,500 federal NRCS funding to protect a 71-acre former dairy farm on Route 7 in Charlotte near the base of Mount Philo. Conservation facilitates transfer to a young couple establishing a vegetable and flower operation with roadside sales. The new owners have been renting farmland and worked with the Intervale Center through the Viability

Program to develop a business plan to purchase the farm. \$180,000 from the town, the Charlotte Land Trust, and a landowner donation. Total project cost: \$428,000.

Systo-Rich, Barre Town. \$71,500 VHCB award and \$70,500 award of federal NRCS funding to conserve 34 acres from the adjacent Lambert farm to expand this 12-acre vegetable, berry, and poultry operation. Farmers Matt Systo and Kim Rich worked with the Viability Program through the Intervale Center on business planning and to plan for the purchase of the 34 acres on Bridge Street. Total project costs: \$142,000.

Tomasi Meadow, Underhill. \$155,000 VHCB award to conserve and transfer into town ownership 16 acres adjacent to the town-owned Casey Hill, a popular sledding hill. Located within the Lake Champlain Basin with wooded frontage on the Browns River. Productive hayfield with perimeter trails for year round recreation and an outdoor classroom for the Underhill Central School. The Town will oversee agricultural use of the property. Total project costs: \$276,000.

Tupper, Orwell. \$118,000 VHCB award to conserve 159 acres, supporting a small, organic, grass-based dairy operation. The easement specifies riparian and wetland protections on 7,500 feet of Lemon Fair River frontage. \$105,000 federal NRCS-RCPP funding. Total project costs: \$223,000.

Wales, Weybridge. \$240,500 VHCB award to conserve 266 acres of prime and statewide soils, three wetland areas, and frontage along the Otter Creek. The cropland on this 7th generation farm is rented to neighboring farmers that grow hay and corn and will add to a conserved block of farmland along Weybridge Road. A rare natural area will also be conserved by the easement. The National Park Service's North Country Trail and Middlebury Area Land Trust's Blue Trail are accessible from the property. \$227,500 federal NRCS funding. Total project costs: \$468,000.

Vermont River Conservancy

Canyon Lot, Elmore. \$33,000 VHCB award to acquire and conserve 14 acres with a dramatic canyon along a branch of the Lamoille River, protecting riparian habitat and water quality. A trail will be developed to provide public access from East Elmore Road to geologic features, bedrock cascades, several swimming holes and gravel beaches. Total project costs: \$58,000.

Lamoille River Access, Cambridge Junction. \$26,600 VHCB award for acquisition and conservation of 5.5 acres along the Lamoille River, establishing a new access point for the Lamoille River Paddlers' Trail and providing a trailhead to the Lamoille Valley Rail Trail. Floodplain and water quality protections. Total project costs: \$41,200

North Branch Cascades, Worcester and Elmore. \$15,500 VHCB award for stewardship and costs associated with the conservation of the 72-acre North Branch Cascades property on Route 12. With more than a mile of frontage and an accessible pedestrian trail along the North Branch of the Winooski with a spectacular series of waterfalls, cascades, pools, and swimming holes. Stormwater management measures, native stone stairways to prevent erosion, and the protection of native vegetation and geologic features. Total projects costs: \$265,500.

Bethel Floodplain Restoration, Bethel. \$37,109 VHCB award to conserve 9 acres immediately upstream from the village of Bethel. The property will be conveyed to the Town of Bethel and conserved as a public riverside park. Total project costs: \$37,109.

New Haven River Floodplain, Bristol. \$21,500 VHCB award to conserve 15 acres for addition to the conserved Bristol Flats public access property. Protects wildlife habitat and water quality, stabilizing the streambank and mitigating downstream flooding. Total project costs: \$33,000.

2021 Organizational Development Grant \$28,000 VHCB award for organizational development costs and stewardship activities.

Windmill Hill Pinnacle Association

Lily Pond Highlands, Athens, Brookline, and Townshend. \$250,000 VHCB award to acquire 615 acres in three towns with two high elevation ponds and 6,590 feet of stream frontage. The property connects to the Pinnacle Ridge trails and is the largest acquisition undertaken by the organization to date. Over 30 years, with VHCB support, the WPHA has acquired and conserved 2,700 acres across five towns in southeastern Vermont, including the 1,500-acre Pinnacle Ridge preserve with 26 miles of hiking trails. Total project costs: \$800,500.

STATEWIDE

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

\$374,000 for FY22 organizational development grants to 10 conservation organizations operating around the state.

Rural Economic Development Initiative

\$100,000 to help 11 rural enterprises and small towns secure \$1.95 million in federal, state, and philanthropic funding to carry out community and economic development projects, with an additional \$600,000 in awards pending.

VHCB Farm & Forest Viability Program

Business Advising Services. \$885,071 in VHCB funds to support the Viability Program and its business planning and technical assistance provided through contracts with service providers including UVM Extension, the Intervale Center, NOFA-VT, the Center for an Agricultural Economy, Land for Good, the VT Sustainable Jobs Fund, and Vermont Woodlands Association.

Water Quality Grants. \$820,856 in grants to 22 farms, leveraging an additional \$5.68 million to help farmers make water quality-related capital improvements to on-farm infrastructure.



Justice, Equity, Diversity and Inclusion

"Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that."

— Dr. Martin Luther King, Jr.

The Vermont Housing & Conservation Board, established to enhance equity and access to housing and land, has a special obligation to continue "doing the work" to heal deep wounds and injustice, as Representative Hal Colston urged our Board last year. Across American history, policies for both housing and land use have too often been used as tools to further discrimination.

VHCB is committed to an active evaluation of our work as an organization to understand how our role, our actions, and the impacts of our investments contribute to, or can address, inequities in access to housing, land ownership, and program services. We are joining and supporting efforts by our non-profit partners and undertaking ongoing staff training to identify and correct deficiencies in our work in response to our national reckoning on issues of racial justice, equity, diversity and inclusion. While we are encouraged by the increased awareness, public conversations, and early actions towards undoing institutional racism, we also acknowledge that this is an ongoing process to be built upon and sustained into the future.

Some of the efforts underway and in development include:

- Convening and financially supporting a statewide seminar series and roundtable discussions to examine and address racial inequities throughout Vermont's housing network;
- Co-convening and financially supporting Vermont Conservation Leaders in Solidarity, 40 conservation and environmental justice leaders collaborating to increase access, equity, and diversity in conservation initiatives;
- Expanding network services to provide business planning and land access assistance to farmers of color in Vermont using resources secured by VHCB from the Northern Border Regional Commission;
- Connecting BIPOC households and school children with trails and public lands with the help of VHCB AmeriCorps members serving with conservation organizations;
- Evaluating VHCB program policies, applications, and procedures to identify factors that could contribute to disparities in access to housing, homeownership, farmland ownership, and public lands and to other programs supported with VHCB funding;
- Aggregating demographic information on residents of VHCB-assisted housing to establish a baseline for analysis and to evaluate progress. Collaborating with our conservation partners to remove barriers to BIPOC farm and forest land ownership and on actions to increase BIPOC access to natural areas and recreational lands;
- Reviewing and evaluating anti-racist efforts made by non-profit organizations benefiting from VHCB funding to ensure progress toward ending disparities disproportionately affecting BIPOC households, including how credit checks and criminal background checks affect access to housing.

► VHCB supports the conservation of forestland, natural areas, and recreational lands that both buffer Vermont from the effects of climate change and help bolster our recreation economy, securing permanent public access to trails, woodlands and water. Pictured: Quarry Hill, Pownal, a Nature Conservancy Preserve.

► With new federal resources, housing development is accelerating. Along with building new housing, VHCB partners are acquiring existing housing and rehabilitating older developments, like Woodland Station in Bennington, updating homes to meet current energy and safety standards, and preserving permanent affordability.

► VHCB's Farm & Forest Viability Program has worked with farm families like the Popes in Bridport to respond to rapid changes in markets, helping them apply for federal Coronavirus Relief Funds and matching them with a business advisor to use a new financial management tool for budgeting decisions, increasing efficiency in a challenging time.

Supporting the preservation and development of affordable housing, the conservation of agricultural land, forest land, and natural areas, and the restoration of historic public properties.



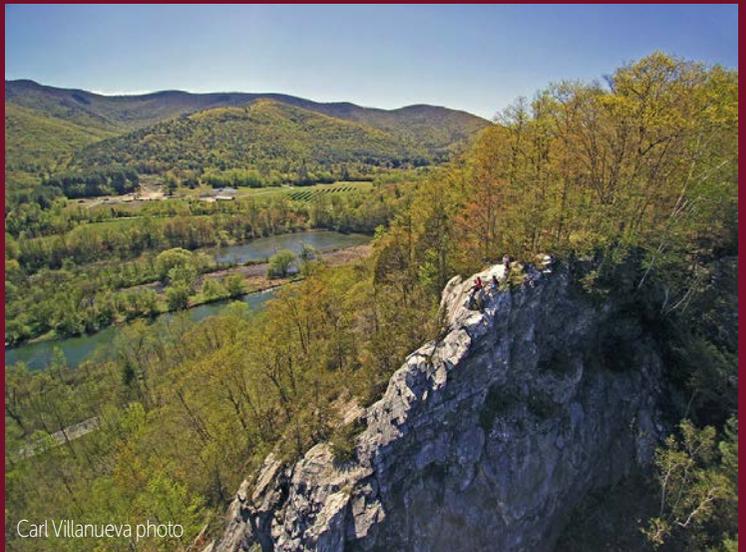
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Carl Villanueva photo



Caleb Kenna photo