



# Happy retirement, Jim!

As my time at LHP comes to an end, I'd like to express my gratitude to the many people I have had the honor to work with in this amazing industry, in the towns and organizations who support our work, our board members, the donors who contribute to our cause, and to the people who call our apartments home. I have made many friends who I will miss dearly, and I wish them all the best.

**Most of all, I hope that having a safe, decent and affordable home will help our residents succeed and reach their dreams, whether they are just starting out or reaching retirement age.**

In the past two years alone, our small but mighty team of three with support from Vermont Housing & Conservation Board, Vermont Housing Finance Agency and Evernorth leveraged and put to work millions of federal and state dollars into affordable housing development right here in Lamoille County and Hardwick. We worked with private developers to create more than 50 new affordable apartments, providing housing for over 120 individuals. We established 14 apartments for households experiencing homelessness and acquired place-based financial subsidies to further enhance affordability. We've housed 33 households in partnership with local human service organizations. Now, we're working with Lamoille Community House to establish the County's first year round homeless shelter.

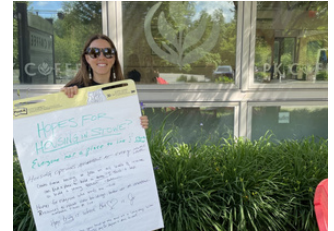
This work is incredibly impactful in the lives of our neighbors and in our communities. We didn't do it alone. LHP is a true partnership in every sense of the word. Our partnerships and supporters enabled this small organization to grow and thrive, and provide high quality, safe, and affordable homes across our area for residents to call home.

I'm very proud of everyone involved with our work, and I know that the army of dedicated people working on housing issues will continue to meet the needs of our neighbors as we work together to get through the current housing crisis. There is still work to be done and I hope you'll continue to be with LHP and support our important work, now and in the future.

It has been a pleasure to serve and I look forward to hearing more great things from LHP. Thanks,

*- Jim*

*Jim accepts the Jim Marvin Lifetime Achievement award from Lamoille County Planning Commission Chair Caleb Magoon.*



**LHP staff, clockwise:** Jim Lovinsky, retiring Executive Director. Susan Sinnott, Finance Director. Kerrie Lohr, Advancement & Communications Director.

## 2023 - 2024

### Board of Trustees

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# 2023 Housing Development Updates

## Recently completed: Village Center Apartments - 24 affordable apartments

Village Center Apartments is fully leased up! The all electric building is central to public transportation, several grocery stores and Morrisville Coop, medical services and Copley Hospital, schools, the rail trail and community gardens, and arts and community centers. Studios, one, and two bedroom apartments are rented monthly from \$650 up to \$1,000 including heat and utilities. Six apartments are reserved for households experiencing homelessness.

**Partners:** Evernorth, Vermont Integrated Architects, Neagley & Chase Construction Company. **Funding sources:** Donor support, Vermont Housing & Conservation Board, Vermont Community Development Program, Low Income Housing Tax Credits, LIHTC investors, Vermont Housing Finance Agency, Housing Ministries of New England, Community National Bank, NorthCountry Federal Credit Union, TD Charitable Foundation. *Photo: Village Center Apartments ribbon cutting ceremony.*



## Recently completed: Gordon Lane Apartments - 25 affordable apartments



*Celebrating Gordon Lane's completion!*

A turnkey opportunity means new affordable housing can come online and make an impact quickly, and LHP and development partner Evernorth jumped at Gordon Lane Apartments. Located on Old Route 100 with convenient access to downtown Morrisville, Gordon Lane Apartments adds critically important affordable housing resources now and into the future. Studios, one and two bedroom apartments are rented monthly from \$825 up to \$1,325\* including heat and utilities. Four apartments are reserved for households surviving homelessness.

**Partners:** Graham Mink, Evernorth. **Funding sources:** Donor support, Vermont Housing & Conservation Board, Vermont Housing Finance Agency, and Efficiency Vermont. *\*A small portion, less than 10%, of LHP's portfolio is income eligible for households earning 80% up to 120% of area median income.*

## Flood recovery: Mann's Meadow Family Apartments - 5 apartments

In July, Mann's Meadow Family Apartments in Jeffersonville was devastated by catastrophic flooding. Five households were displaced after 2 feet of floodwater entered the property and destroyed kitchens, bedrooms, living rooms and mechanical systems. Our top priority is to move the families back into healthy homes as soon as possible. The \$225,000 recovery scope of work necessitates disaster relief funding and loans, which we've applied for and are waiting to learn the outcome of. We're hopeful that we receive total funds needed for the full scope of recovery work; a generous gift from Vermont Community Foundation and emergency donations from LHP's supporters have provided additional funds.




*Mann's Meadow Family Apartments (left.) Mann's Meadow Senior Apartments (right) was relatively unscathed.*

As soon as we receive the total needed funds, we can begin next steps towards eventual reopening. We're grateful to our property management partner Alliance Property Management, emergency responders, and Jeffersonville community members for assisting our residents at a crucial time.



# 2023 Social & Economic Impact Report

## Affordable homes and support for...

325 


lower and moderate  
income earning  
households

104 

households that  
experienced homelessness

112 


children

301 

adults

107 

adults over  
65 years old

86 

individuals with  
disabilities

72 

Support and Services at Home  
participants, a free health and  
wellness program

## Investments in communities and resources...

\$332,315

annual property taxes paid to Towns of Stowe,  
Morrisville, Cambridge, Johnson and Hardwick

50

new income eligible affordable apartments  
completed in Morrisville in 2023

1

homeless shelter under construction  
slated for Spring 2024 completion

7

commercial spaces in Hardwick and Morrisville leased by  
locally owned restaurant and retail businesses

## Connection to community...

"I lived in 'the Village' of Morrisville since 1993, first on Maple Street then on Upper Main Street," says Betsy, one of our newest residents. "I was a walker. I knew so many people from walking, some had names but many were faces I'd see walking and saying hello to as passing." When COVID-19 began in 2020, Betsy moved out to the country to be with her daughter and grandkids. "I missed my community of Morrisvillians, though! I missed seeing the familiar faces of my community, whether walking, shopping, my local garage, library, coffee shops, River Arts, just every aspect of the Morrisville community that was home to me. When the stairs at my apartment in the country got the best of me and foot surgery was needed, I applied for housing in Morrisville and got accepted into a new building. I was ecstatic and ever so grateful, I got my home and community back! I had no idea how much of this community was a part of me until I left it for a few years! It's a great place to be."



# 2023 Social & Economic Impact Report

## Home is community.

**“This neighborhood has given my family, as well as all the other families in the neighborhood, a place to call home.”**



*Sylvan Woods, Stowe*



*Evergreen Manor, Hardwick*

**"I hope to own my own home in Lamoille County, someday. Living here helps me save for my future."**

**"I was living in my car. I felt so unsafe... I've started taking care of myself more and volunteering."**

**"I moved here to be closer to my granddaughter and daughter. I love the time we spend together."**



*Mann's Meadow Senior Apartments, Jeffersonville*



*Gordon Lane Apartments, Morrisville*

**“After my husband passed, I sold our house. I wanted to stay in this community. When I got the call that my application had been approved, I was so excited. I've lived here for more than 40 years, staying here is important to me.”**

# 2023 Social & Economic Impact Report

## Public art and affordable housing. Why?

Public art creates a sense of place, home and connection to community. Village Center Apartments residents and downtown passerby alike are greeted by a surreal steel dragon sculpture (pictured on cover) and mural, both adorning the building in the heart of downtown Morrisville

“River Life,” a colorful 12-panel mural depicting Lamoille County’s natural landscape and wildlife is the culmination of collaborative efforts by River Arts community art center and LHP to contribute to downtown Morrisville’s beautification and vibrancy. Conceptualized and designed by mural artist and Johnson resident Jo Marsan, intergenerational and all-abilities volunteers lent a hand painting the mural panels in a community workshop led by Marsan and hosted by River Arts.



“River Life” mural unveiling ceremony.

***“I hope the mural design and community members’ participation in its creation will contribute to residents feeling at home while connected to the larger community and natural surroundings Vermont and Lamoille County are known for.”***

*- Jo Marsan, mural artist*



We’re thrilled to be part of Morrisville’s public arts scene and to have done so with a phenomenal community partner, River Arts!

## Working together for community sustainability: housing and land conservation

***“If we want to create housing and conserve our quality of life and environment, especially in a changing climate, we will have to double down on our commitment to using land efficiently and in line with our shared values.”***

*- Kristen Sharpless, Stowe Land Trust executive director*

Since 2018, LHP and the Stowe Land Trust have sought out joint housing and conservation projects on which to collaborate. Because LHP targets growth zones and the land trust generally focuses on conservation in rural areas, it’s an ideal partnership that creates a sustainable future for local communities and the collective region. “Even as times change, let’s make sure that our communities remain amazing places to live and visit,” says Sharpless. Our biggest challenge so far is finding affordable land and a willing seller, but our efforts have not diminished.

## Opening Spring 2024: Expanded, year round homeless shelter

After several years of working together, LHP and Lamoille Community House (LCH) are establishing a year round homeless shelter. Lamoille County’s current and only 12-bed shelter operates just November to April in Hyde Park, however “it’s difficult to sustain connection to services when we send our guests, literally, out into the woods with a tent six months of the year,” says Kim Anetsberger, LCH executive director.



Future home of Lamoille Community House.

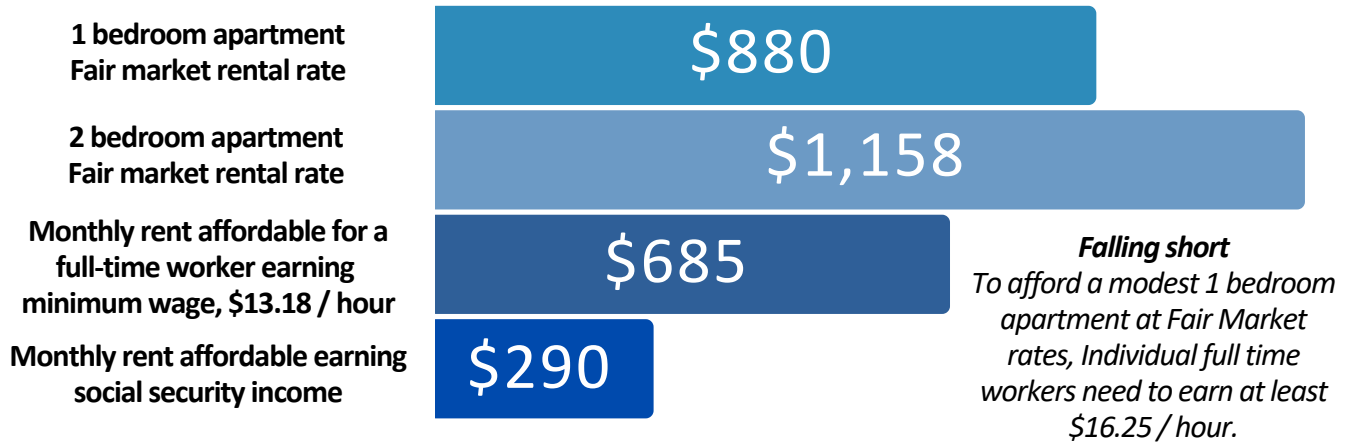
LHP acquired the property and is performing the rehabilitation scope of work now. Beginning in Spring 2024, LCH will lease and operate the new and expanded Lamoille Community House on a year round instead of seasonal basis, providing 21 private bedrooms, community kitchen, office space for service providers to meet with guests, and a computer lab for telehealth access. **Partners:** LCH, Neagley & Chase Construction Company. **Funding sources:** LHP and LCH donor support, Vermont Housing & Conservation Board, Vermont Energy Investment Corporation, 3E Thermal.



# 2023 Housing Fact Sheet: Lamoille County & Hardwick

## Housing costs are out of reach

In Lamoille County and Hardwick, a confluence of continuing and emerging factors drive housing instability and homelessness. **The primary driver is the gap between incomes and housing costs**, which grows wider every year. The United States' accepted standard of housing affordability is intended to ensure that households do not exceed 30% of their income on housing costs, however a significant number of households in Lamoille County and Hardwick spend a third and even up to **half their income on housing**.



### Additional pressures on an already strained local landscape:

- Extremely low vacancy rates
- Sluggish production of new homes
- Continuously rising housing costs against stagnant wages
- High demand and need for rental homes, limited affordable options
- Accelerating annual conversion of long term rental apartments into short term vacation rentals
- Devastating flooding in 2023 that displaced at least 500 area households
- Homelessness resources that lack robustness and scale
- A growing population



*In October 2023,  
LHP had 13 vacancies  
in our 350 unit portfolio and  
629 waitlisted applicant  
households.*

## How does this affect our communities?

***“When families spend less on housing, they have more to spend on goods and services. These transactions fuel community-wide economic growth by bolstering local businesses and the local workforce. They also contribute to the local tax base that gets invested back into the community through government programs and infrastructure improvements — resources that benefit everyone... Vibrant communities have lots of different types of people in them, but if we don’t secure affordability for some, that vibrancy can fade very quickly.”***

*- Majora Carter, MacArthur Fellow*

An analysis of all homeowners and renters in Lamoille County and Hardwick shows that there are **more than 3,500 households** who face housing problems such as housing costs that consume at least a third of the household's income, as well as lack of kitchen or plumbing facilities and overcrowding. These households are at high risk of housing instability, frequent moves, eviction, foreclosure, homelessness, and face diminished access to basic needs and financial stability.

# Support future affordable housing development in Lamoille County & Hardwick!



## Why does Lamoille Housing Partnership fundraise?

LHP prioritizes affordability for our residents over revenue generation, and therefore relies on public and private funding streams to develop affordable housing effectively and sustainably over time. **LHP's affordable housing developments are initiated with charitable donations** and Town Appropriated funds, and completed with federal and state resources that provide the lion's share of project funding.



## How does Lamoille Housing Partnership use your donation?

LHP uses donor support and Town Appropriations to initiate an affordable housing project's first phase of work, including local housing needs studies, feasibility studies, project permitting, site assessments and environmental review. Phase one represents approximately 20% of the project's overall budget.

Donor support leverages much larger federal and state funding sources that LHP uses towards a project's second phase, including land acquisition, building materials and construction. Phase two represents approximately 80% of the project's overall budget.



## The impact of your support.

*"This neighborhood has given my family, as well as all the other families in the neighborhood, a place to call home."*

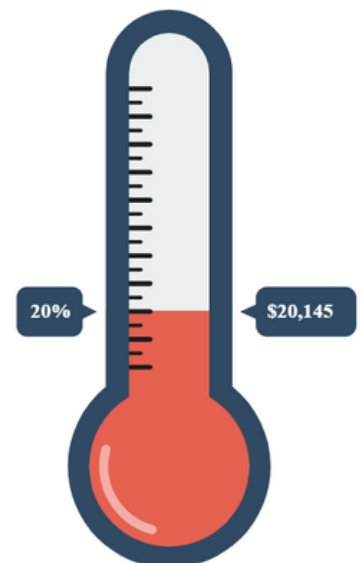
A home is so much more than a physical structure. Your support provides children and families, and adults of all ages and abilities with safe and stable places to sleep, do homework and play, cook meals, recover from illness and injury, feel safe, live close to their jobs, age in place, be part of a community, and build financial stability.

## DONATE TODAY!

Make a tax deductible donation with a check or online. Donation checks can be mailed to PO Box 637, Morrisville VT 05661. Donate online at [www.lamoillehousing.org/donate-online](http://www.lamoillehousing.org/donate-online).

*To learn more about donation options like will inclusion and bequests, contact Advancement & Communications Director Kerrie Lohr: [kerrie@lamoillehousing.org](mailto:kerrie@lamoillehousing.org) or (802) 888 - 5714.*

Help us reach our \$100,000 fiscal annual goal!



# Thanks for being with us in our work

Together, we're laying the groundwork that supports and enhances our region's social and economic vibrancy.

## Philanthropic Partners



*The Bagel    The Body Lounge    Vermont Integrated Architects  
Vermont Electric Power Company    Butternut Mountain Farm*

## Community Partners



*Lamoille Valley Continuum of Care*

*Lamoille Valley Housing & Homelessness Coalition*

## Donors

Katharine Arnold, Stefanie Eichler, Sterling Ventures LLC, John Broderick, David & Nancy Ford, Leslie Whitaker, Richard Callahan, Lauren Lepage, Timeless Designs, Steve Costello & Lorie Woodruff, John & Rachel Duffy, Amy Wright, Avram Patt and Amy Darley, Sara Ellen Potter, Maureen & Christopher Donovan, Susan Bartlett, Susan Romans, Julia Skonicki, Janet Bruner, Pauline Manosh, Liz Baum & Bill Berman, Kathleen & Pete King, Kristen Iemma, Marja Vainio-Plagakis, Don & Lela Avery, Stowe Area Association, Hoehl Family Foundation, Randall Sargent, Metzi Anderson & Ross Scatchard, Jane & Van Harissis, David & Jeanne Hicks, Sue Osborn, David & Barbara Siegel, Penelope Gall, Catherine Drake & Rich Levine, Laura Weickert, David & Elinor Peters, Mary & Wayne Young, John & Judy Clark, Dian Williams, Henry Buseti and Dee Reeve, Claire Doyon, Roger Murphy & Julie Bomengen, Donna Reback, John & Rachel Duffy, Stowe Country Homes, Kristen Sharpless and Mike Snyder, Frederick Kane, Butternut Mountain Farm, Conchessa Brownell, Mary Goderwis & Reid Wistort, Sara Pennock & Richard Duda, Kyle Nuse & Michael Mahnke, Sharon & Jerry Anderson, Patricia Kules, Judith Wrend & Joanne Harrison, Karen Nicholson, Kristi & Evan Lovell, Jane Coffey & Gary Davis, Vivian Denardo.

*Apologies if your name was inadvertently omitted! If so, please contact [kerrie@lamoillehousing.org](mailto:kerrie@lamoillehousing.org).*





*Evergreen Manor, Hardwick*



*School Street Apartments, Johnson*



*Sylvan Woods, Stowe*



*School Street Apartments, Johnson*



*Maple Street Apartments, Hardwick*



*Mann's Meadow Senior, Jeffersonville*



Collaborating with communities to create and preserve quality affordable housing opportunities for Hardwick and Lamoille County since 1991.



*Morrisville Community HLP, Morrisville*



*Mack Mudgett Apartments, Johnson*



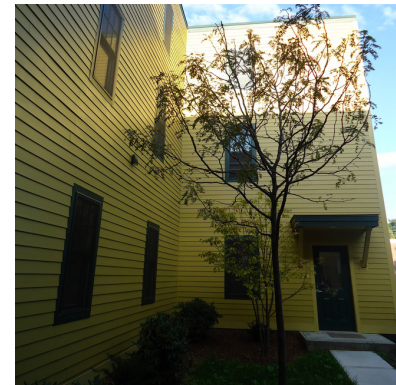
*Jeudevine Apartments, Hardwick*



*Mann's Meadow Family, Jeffersonville*



*Cherry Street Apartments, Hardwick*



*Arthur's On Main, Morrisville*