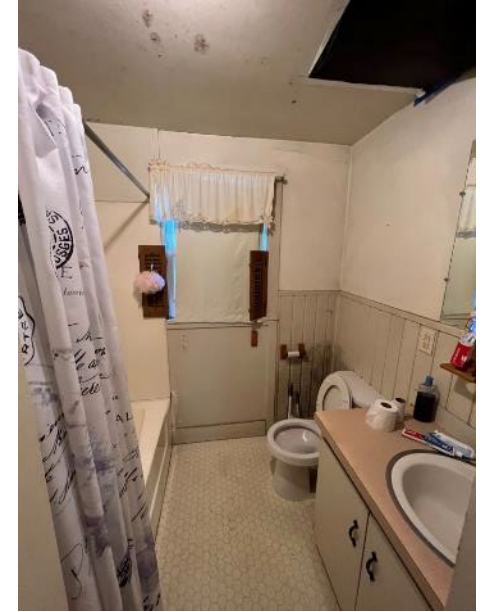


# Farmworker Housing Program



**JULIE CURTIN**, Champlain Housing Trust, *Director of Homeownership*















# Statewide Repair & Replacement Programs

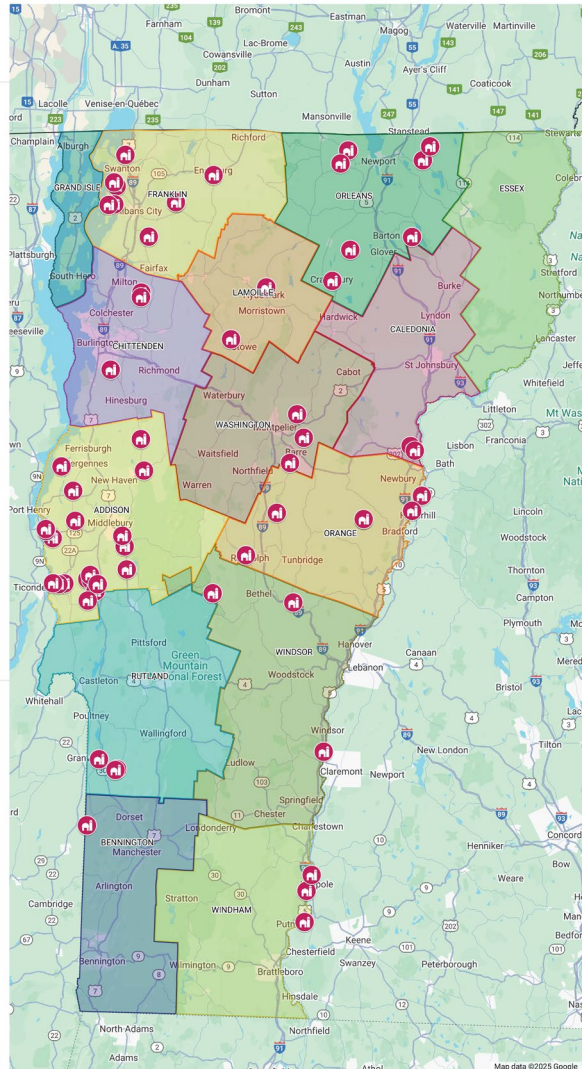
## Farmworker Housing Repair Loan Program Projects

### FWH Projects

 Farms

### Vermont County Boundaries

-  ORLEANS
-  GRAND ISLE
-  CHITTENDEN
-  WINDSOR
-  WINDHAM
-  BENNINGTON
-  FRANKLIN
-  ESSEX
-  LAMOILLE
-  CALEDONIA
-  ORANGE
-  WASHINGTON
-  RUTLAND
-  ADDISON



County	# of Projects
Addison County, Vermont	23
Bennington County, Vermont	1
Caledonia County, Vermont	2
Chittenden County, Vermont	3
Franklin County, Vermont	10
Lamoille County, Vermont	2
Orange County, Vermont	6
Orleans County, Vermont	7
Rutland County, Vermont	3
Washington County, Vermont	3
Windham County, Vermont	3
Windsor County, Vermont	3
<b>Grand Total</b>	<b>66</b>

# Farmworker Housing Repair Loan Program



# Repair Program Overview

## FORGIVEABLE LOAN

- \$3,000 - \$30,000
- 0% interest
- No payments due
- 10-year term
- Must be maintained as farmworker housing
- Up to 2 loans/farm



# Eligible Repairs

Repairs/improvements can include, but are not limited to:

Wastewater  
Systems

Air Sealing and  
Insulation

Electrical  
Upgrades

Food Prep and  
Storage  
Improvements

Plumbing  
upgrades

Noise  
Mitigation

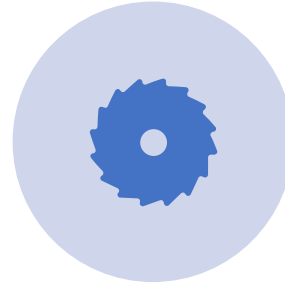
Roof  
Replacements

Mold  
Remediation

# FWH Repair Case Study



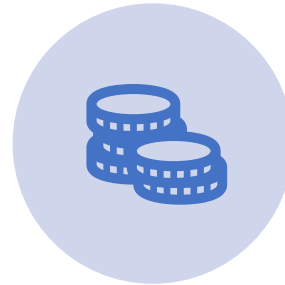
Lamoille County Dairy



Scope: Kitchen and living room repairs. New windows, doors and porch roof. New siding.



Circumstances: Home is over 100 yrs old. Some renovations completed before funds ran out. Asbestos siding already removed.



Estimated total cost: \$30,000

# Lamoille Dairy - Before



# Lamoille Dairy - After





# Lamoille Dairy - Before



# Lamoille Dairy - After



# Replacement Program Overview

- \$120,000 Max Loan
- First \$30,000 is forgivable over 10 years
- Remaining loan funds are deferred until transfer
- 0% Interest = No monthly payment
- Can be a subordinate mortgage
- Home must be maintained as farmworker housing for the duration of the loan
- Loan paid out as follows: 50% at construction halfway point, 50% at completion
- Borrower must obtain all additional funds necessary to complete construction



# Replacement Program Overview

## Housing to be replaced:

- Existing pre-1976 mobile home or home is otherwise past its useful life;
- Housing units located in barns or other agricultural (non-residential) structures;
- Existing over-crowded housing; or
- Existing housing cannot be brought into compliance with the rental housing code regardless of cost as determined by CHT staff.



Photo courtesy of Glenn Russell/VTDigger

# Activities and Results to Date

- 88 farms submitted applications
- Repair projects approved on 49 farms for 69 units
  - Types of farm businesses:
    - Dairy
    - Vegetable
    - Diversified (fruit & vegetables, livestock, maple)
    - Turkey
    - Livestock
    - Apple Orchard
    - Flower
- 5 replacement projects approved (3 complete)
- **174 farmworkers are benefitting from the program to date**



# How to Contact Us

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[www.getahome.org/vermont-farmworker-housing-repair-loan-program/](http://www.getahome.org/vermont-farmworker-housing-repair-loan-program/)

