

It Takes a Village: Bringing Life Back to Algiers

by Christine Lyons

Drive south on Route 5 from Brattleboro and within minutes you come upon the tiny, historic village of Algiers. Tucked between Coolidge Highway and Guilford Center Road, the heart of the village stands at that intersection. Not so long ago, the future of the village seemed poised at a different crossroad. And, residents worried that if left to fend for itself, it could be destined for failure.

Now, as the result of a multi-year, multi-phase collaboration between Windham & Windsor Housing Trust (WWHT), Housing Vermont, the town of Guilford, and a local non-profit, the village is on the road to renewal. Construction will begin this August on two new buildings, which together will house seventeen apartments.

The story of Algiers Village goes beyond creating more living space. It is the story of full-scale community development and twenty-first century village renewal.

The Importance of Village Life

Village life played a historically important role in crafting the character of Vermont. In her book *Hands on the Land*, Jan Albers contends the development of villages in the early 1800s “brought new riches and a

new richness to community life in Vermont.” However small the individual village, Albers observes, its very existence reflected consolidation of a rural population and diversification of its economy.

Villages are living, breathing centers of housing and commerce. And, their decline in Vermont, as with elsewhere throughout the country, is so often the result of sprawl and unchecked development. The smaller the village, the greater the challenge posed by consolidating economic activity in strip malls outside larger cities and towns.

Once a thriving beehive of activity, Algiers Village went through just such a period of decline. Businesses left and buildings fell into disrepair. There were issues of contamination, lack of infrastructure, and blight. And, with its close proximity to the commercial zone that is Brattleboro’s Canal Street, some feared it was also a site ripe for the kind of development that would forever alter life in the village.

A Master Plan

Back in 2004, just when it seemed the best days in the village were in its past, a grassroots effort sprang up to

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Preliminary design drawing of the 15 Unit Algiers building.

turn things around. Five parcels within the Algiers Triangle went up for sale. A group of Guilford residents seized this opportunity as a chance to steer the village toward a better future. They called themselves Friends of Algiers Village, Inc.

Eric Morse, one of the founders of Friends of Algiers Village, was familiar with Windham & Windsor Housing Trust, having worked on their projects in his role as a surveyor. He knew WWHT would make a good partner in this effort. It was Friends of Algiers Village who first put the idea of a housing development in the village on WWHT's radar.

"When they came to us," said Connie Snow, WWHT's executive director, "we saw it as a true revitalization opportunity, along the lines of the work we have done in the Clark and Canal Street area of Brattleboro. The bonus was that it was in a rural village. Usually, it's regional centers that have municipal water and sewer to support development. But, not everyone wants to live in a town the size of Brattleboro."

The first phase of this joint endeavor called for Friends of Algiers Village to purchase the Tontine Building, which sits right at the corner of Route 5 and Guilford Center Road. As a next step, WWHT and Friends of Algiers Village applied for funds from the Vermont Community Development Program to create a Master Plan for the village. From the start, both groups recognized housing and economic revitalization were intertwined in Algiers. With significant input from town residents, a blue print was formulated to develop housing and commercial space while "preserving the village identity."

It was an identity Guilford residents felt very strongly about preserving. "It's a special place," says Algiers' Friend Fred Humphrey. "We want it to be a good place to live."

The Winning Design

Guilford residents are not alone in appreciating the merits of their village. The architect for the Algiers center apartments was won over. When requests for proposals had gone out for the housing development, Michael Wisniewski had initially dismissed them. Though he'd worked on a number of affordable housing projects, from rehabbing single buildings to reclaiming entire neighborhoods, Wisniewski felt it was too far from his home base in Burlington. Then, one day he decided to take a drive down to see the area.

"When I got there, I just really loved the site," Wisniewski recalls. "I had a vision of how to create this streetscape."

What he created was indeed a winning design—one that reflected the traditional character of the village. Pedestrian walkways, green space, street-facing porches on the smaller duplex, and underground parking tucked out of view come together to create a site that is welcoming and attractive.

The very idea of modern, comfortable, efficient housing in the village was so welcoming that Fred Humphrey has had prospective tenants asking him when the apartments will be available—even before ground has been broken on the site.

With the successful renovation of the Tontine Building and plans underway for a larger-scale housing development, the housing piece of the puzzle was coming together. The smaller, duplex building does have within it the potential for one "live-work" space, perhaps a professional office, studio, or gallery space. However, Friends of Algiers Village knew this wasn't a complete solution for the village. The commercial question remained, until the opportunity to purchase the Guilford Country Store presented itself to the Friends of Algiers Village.

[For more information on the decision to purchase the Guilford Country Store, read our Spotlight on Friends of Algiers Village, page 8.]

Proposed Algiers Apartments at a Glance

At 71 Guilford Street:

- Traditionally-styled duplex
- Optional live/work space in the 3-bedroom apartment
- 2 street-facing porches
- Nearby, on-street parking

At 91 Guilford Street:

- 3 levels of housing with 15 apartments
- Mix of 1- & 2-bedroom units
- Elevator access
- Covered parking

From the Ground Up

For the modern housing proposed by the Master Plan to be viable, two major village improvements were required—cleaning up contamination on the triangle site and extending Brattleboro's municipal water system to the village. From the start, Connie Snow has taken the view that Algiers Village presents a real

opportunity for community development. “It’s so great to address multiple goals with one project,” she adds.

In order to clean up the petroleum contamination in the triangle, grant money, separate from the funding for the apartments, was secured. Work is already underway at the brownfield site.

Water is a major issue for the village—both its quality and its quantity. Fred Humphrey describes the waterline as a “real shot in the arm” for the village. Municipal water will further the development of commercial ventures, which are critical to the village economy. It will protect assets already in place, like the roughly two million dollars worth of fire fighting equipment that is, ironically, not protected by a sprinkler system.

The main waterline is funded entirely with state and federal money. Guilford voters agreed to a bond to extend the waterline to the town’s fire station and its emergency shelter, housed at the Guilford Community Church.

Working Together

Many Guilford residents are excited about the proposed development in the Algiers Triangle. Eric Morse credits the successful rehabilitation of the Tontine Building, the first phase of the Master Plan, with giving people confidence in their overall goals.

WWHT’s Director of Housing Development, Isaac Wagner, agrees. “I think of it as one of the best projects I have worked on. When we get this finished, it will be something I’ll hang my hat on.”

With work on the waterline and housing construction about to get underway, all involved understand how central the relationship between WWHT, Housing Vermont, Friends of Algiers Village, and the Town of Guilford has been to the effort to revitalize the village.

Wagner notes that WWHT often partners with communities or non-profit organizations, but Algiers goes deeper. “This is a movement,” says Wagner. “When we partner with grass roots organizations like Friends of Algiers Village, it makes it better for all of us.”

Connie Snow echoes the sentiment in regard to the town. “It is not often we do a complex and multifaceted project in collaboration with a municipality,” she says. “The town has been amazingly supportive...they are really an engaged partner.”

For the Town of Guilford and Friends of Algiers Village, the feeling is mutual. In the words of Fred Humphrey, “What better partner could we have than the Housing Trust?” ■

Timeline: Developments in Algiers Village

2003:

- The Hannigan Land, a 22-acre parcel of open field, is purchased by Guilford Preservation, Inc.

2004:

- Five separate parcels go up for sale in the village of Algiers.
- A citizen group, Friends of Algiers Village, Inc., forms to preserve the character of the village.

2005:

- Friends of Algiers Village purchases 3 of the 5 parcels (Tontine Building, the grist mill building, and the Cocoplum Warehouse).
- WWHT takes over management of Tontine’s apartments.
- Algiers receives Village Center Designation from the State.
- WWHT & Friends of Algiers Village win grant to sponsor a Master Plan study for Algiers Village.

2006:

- Master Plan for Algiers Village is finalized.

2008:

- WWHT buys the Tontine Building.
- Renovation of the Tontine Building by WWHT is completed.

2009:

- Friends of Algiers Village approached to purchase the Guilford Country Store by the owner, Patricia Good.

2010:

- Plans for housing development at 71 & 91 Guilford Center Road are finalized.
- Funding to extend the municipal waterline to the village center is secured.
- Friends of Algiers Village purchase Guilford Country Store.

2011:

- With funding from the Windham Regional Commission, WWHT oversees clean up of the brownfield site in the Algiers triangle.
- Renovation begins on the Guilford Country Store.

2012:

- Guilford voters agree to bond to extend waterline to the Fire Department and the Guilford Community Church.
- WWHT, Housing Vermont, and Friends of Algiers Village receive Act 250 permit for housing development at 71 & 91 Guilford Center Road.
- Ground breaking at 71 & 91 Guilford Center Road slated for July.

WWHT Projects in Progress: Spring 2012



Windsor Village, Windsor



Upper Story Housing, Brattleboro

Windsor Village, Windsor Completed

Since 1978, Windsor Village has served as Windsor's only affordable and subsidized senior housing option. The rehabilitation of the property is complete! We focused on increased energy efficiency, apartment upgrades, and improved environmental quality. The existing 40-year-old boilers have been replaced with pellet boilers; solar domestic hot water systems and Energy Star windows, appliances, and fixtures, have been installed. These improvements should achieve 30–50% reduction in energy usage. The rehabilitation work also includes updates to the apartment interiors, the building exterior and the site, as well as carpet replacement, ventilation, and asbestos abatement designed to improve the environmental quality for the residents.

Town: Windsor, Vermont

Units: 77 apartments (67 elderly and 10 family units)

Which building is it? Three large brick buildings on 65 State Street, centrally located next to the high school, down the street from the elementary school, and a short two-block walk from Main Street.

Timeline: The project began the end of 2010 and was completed in January of 2012.

Unique Features: The property is the former and first Vermont State Prison erected in 1808. Until 1975, the prison supported numerous local commercial services,

and provided a local labor force for some of the village's manufacturing concerns. The building was converted to senior housing in 1978. The property has great views of Mt. Ascutney, as well as views of the Windsor High School games played on the adjacent McClay-Royce Athletic fields. Windsor Village is on the State Register of Historic Sites, and is eligible for listing on the National Register.

General Contractor: Ingram Construction

Architect: Banwell Architects

Engineer: Knight Consulting Engineers (Structural)
Pearson & Associates Consulting Engineers
(Mechanical/ Electrical) Pathways Consulting (Civil)

Energy Consultant: Efficiency Vermont

Owners: Windham & Windsor Housing Trust and Housing Vermont.

Upper Story Housing/Brattleboro Food Co-op Redevelopment Project

Upper Story Housing is a creative community-driven project to construct mixed income rental apartments on the top two floors above the Brattleboro Food Co-op's (BFC) new retail store in downtown Brattleboro. The project will create 24 new apartments close to all services, and provide housing for a wide range of persons, including young people, the disabled, and seniors.

Town: Downtown Brattleboro

Units: 24 units (18 one-bedrooms, two 2-bedrooms, and 4 efficiencies)

Which building is it? A new one! Located at the front of the current Plaza parking lot, on the site where several historic downtown buildings once sat. You can't miss it!

Timeline: Construction began in 2010 with an estimated completion date of summer 2012.

Unique Features: The design incorporates both green, energy saving construction techniques and innovative "regenerative" building systems. The building will feature a "green roof" which will help cool the building and mitigate storm water runoff. A sophisticated mechanical system will recapture waste heat produced by the store's refrigeration equipment to heat the building, including the apartments.

General Contractor: Baybutt Construction

Architect: Gossens Bachman Architects

Engineer: Stevens and Associates Engineering

Energy Consultant: Andy Shapiro, Energy Balance Inc.

Owners: Brattleboro Food Co-op (first two floors); WWHT and Housing Vermont Inc. (top two floors)

Chester Depot/Gage Street Preservation Project

The Chester Depot/Gage Street Preservation project tackles the gut rehab of 2 buildings, both rich with

history and integral to their communities. The reconstruction will, while maintaining the exterior integrity of the buildings, focus on securing the foundations, updating the electrical and plumbing systems, as well as energy upgrades, including new windows and doors, insulation, boiler systems, solar panels, and energy efficient appliances.

Towns: Chester and N. Westminster

Units: 13 apartments; 12 one-bedroom, and 1 two-bedroom

Timeline: Funding secured; construction starts July 2012

Unique Features: 517 Depot Road, a Greek Revival/Italianate/Georgian style house, built in 1868 right in the center of Chester Depot, during its golden era when 5 passenger trains per day, in each direction, stopped here.

213 Gage Street, once the Gageville Schoolhouse (built circa 1873) was purchased by the RACLT in 2002 from SEVCA, which used the property as administrative offices and as a head start center. Soon after RACLT purchased the building, they converted it into the four dwelling units that it is now.

General Contractor: Naylor & Breen

Architect: NBF Architects

Engineer: Stevens & Associates (structural) Dewolfe (civil)

Development Consultant: J.D. Kantor, Inc. ■



517 Depot Street, Chester



213 Gage Street, N. Westminster

Staff Update

2011 was a year of growth and change for Windham & Windsor Housing Trust; the name got longer, and the service area expanded, but that's not all. Some existing staff members took on different responsibilities and new staff members joined the organization. You may have encountered these new staff members; here's a chance to learn more about their jobs and background.

In 2011, **Jill Spiro** left her position on the Board of Directors to become the Development and Outreach Consultant for WWHT during their period of expansion. In December 2011 she accepted the staff position of Director of Development and Community Relations for WWHT. She will continue to work on fundraising, outreach and community relations, as well as board support and development. Jill has been involved with WWHT for several years and is committed to the mission and vision of the organization. She enjoys working with the various and diverse communities and people throughout Windham and Windsor counties.

Tracy Campany also joined the WWHT staff in January 2011 as an Administrative Assistant. Tracy provides critical support to WWHT's Outreach and Fundraising operation as well as special projects. She came to Vermont from Virginia - by way of Mississippi. Tracy's background is in theatre, where she worked in props and dealt with everything from furniture refinishing to weapons to fake food. Now she and her husband live in Newfane with their two cats and dog. In her spare time she reupholsters furniture and sews.

In June 2011 WWHT (then WHT) took on the assets of the former Rockingham Area Community Land Trust (RACLT) in Springfield. Some of those assets came in the form of talented and resourceful staff members who were hired through the consolidation of the two organizations.

Tina Johndrow is a Senior Housing Counselor in the Springfield Homeownership Office. Tina has been a Housing Counselor for about ten years. She is a great advocate for families in default or foreclosure, as well as a valuable resource for people who want to purchase homes.

Darlene Kelly was an accountant for RACLT. When she joined WWHT she trained to become a Housing Counselor, and now works in the Brattleboro office. Darlene says she found the transition a little difficult at first as the two offices merged; it was hard to figure out how everyone fit in. But that resolved pretty quickly and now she feels like she's "been working here for years." One of her favorite things about WWHT is meeting new people, both co-workers and clients. Darlene grew up in Saxtons River, and now lives in Westminster with her husband, three children and two cats.

Paul Pinsent is a Rehab Specialist in the Springfield Homeownership Office. With a background in engineering and years as a contractor, he is an expert at his job. Paul is a huge help to local homeowners who are seeking help with home improvements.

Sheila Turner joined WWHT in June 2011 as Special Projects Manager. In January she accepted the position of WWHT Property Manager in the Brattleboro office. Sheila has a background in Accounting and 18 years of experience with municipal and non-profit agencies including SEVCA and the Towns of Newport and Walpole, New Hampshire. At RACLT she transitioned from Accounting to Operations and Asset Management. Reflecting on her seven-year tenure at RACLT she says, "Working for RACLT was very rewarding and



Left to Right: Jill Spiro, Lara Langweiler, Darlene Kelly, Tina Johndrow, Sheila Turner, Geri Hannon, Paul Pinsent, Melanie Gaier, Alicia Moyer, Justin Gragen, Tracy Campany

offered a feeling of accomplishment . . . it was truly the hardest job I ever loved.” Of her new position, Sheila says she is excited to be involved in daily property management operations: meeting the residents, visiting the properties, working with the great staff, and “once again being actively engaged in an organization that really makes a difference in people’s lives.” Sheila says, “WWHT is a firm, solid organization that truly cares about its residents, staff, and community.” Sheila looks forward to being a part of WWHT as it continues to bring much needed services to local communities.

Geri Hannon volunteers at the Springfield office three days a week. Geri, 78, and her 83 year old husband bought their house through RACLT. That’s how Geri got to know Tina Johndrow. When Tina mentioned the office could use a volunteer, Geri stepped up. She was bored at home and she really wanted to do something that would help others. So, help she does; she answers phones, greets visitors and clients, files, gathers materials for Homebuyer Workshops, and assists with mailings and a variety of other projects. According to Tina Johndrow, Geri “is absolutely the best thing this side of Kansas!” Geri comments that what impresses her most about WWHT is “how much goes on behind the scenes to help people.” She appreciates how the counselors collaborate to find the best way to help each person who comes in.

Tina, Darlene, Paul, Sheila, and Geri bring a variety of skills and experiences to WWHT and are truly valuable additions to the organization.

In July, **Justin Gragen** came on board as a Maintenance Mechanic. He was formerly a Voice and Data Technician for Consult Techs in Brattleboro. Justin is a native of Brattleboro and currently lives in Vernon with his two boxers, Hopkins and Melky. In his free time Justin enjoys playing sports and being outdoors. In fact, one of the things he enjoys about his job at WWHT is working outside. He also comments that his “coworkers are very friendly.”

Alicia Moyer joined WWHT as a Housing Counselor in the Springfield office in November. For the past two decades, she has worked in advocacy and case management roles with elders, families with young children and adults with mental illness, as well as some English as a Second Language and Literacy work. In her spare time Alicia plays the fiddle and banjo-uke (you’ll have to ask her about that one yourself). She likes to dance, and spends as much time outside as possible. Alicia enjoys the challenge of working at WWHT and finds the work, “interesting and meaningful”. She says, “Everyone here seems to genuinely care about what they are involved in, and to care about the quality of their work. It is a vibrant and exciting workplace.

Some of you may already know **Melanie Gaier**, a housing counselor who left WWHT in 2009 to be a full time mom to her now 3 year old baby. Melanie temporarily rejoined WWHT in February to serve as a dedicated Housing Counselor for Irene impacted households, helping out with the overwhelming number of storm related housing issues. Despite being faced with such a daunting task Melanie says, “It feels great to be back!” Melanie lives in Montague, Massachusetts with her husband, son, and their trusty English Shepherd. They have a large garden and beehives and enjoy eating the food they’ve grown, stored and processed all year-round.

WWHT’s newest addition, VHCBA Americorps Member **Lara Langweiler**, came to WWHT in February. As the Irene Assistant Case Manager, Lara is contacting flood victims who need help with things like replacing their furniture. Lara is a Brattleboro native and BUHS and UVM graduate. Before joining WWHT she “spent two months living in Russia with a Russian family speaking the language, eating the food, and absorbing the culture.” She visited Moscow, St. Petersburg, and Yaroslavl while there. Lara lives in Brattleboro with Rupert and Winnie, her two Shiba Inus. She loves to travel, and when she can’t do that she watches classic movies. She admits to being a “Russophile” and enjoys books, movies and television programs about “anything Russian”. On working at WWHT, Lara says, “There is definitely a ‘we’re all in this together’ attitude which appeals to me.”

Lara reflects the general attitude held by the “new” WWHT staff members when she says, “I want to thank everyone for welcoming me into the office and making me feel comfortable here from my first day.”

WWHT staff make the “decent and affordable housing” mission possible. These newcomers join an organization with a tradition of retaining and gaining exceptional people; those who are skilled at their jobs and are passionate about the work they do. ■



IN MEMORIAM...

Roy Jones passed away on Friday, November 15, 2011. Roy worked as a groundskeeper in the maintenance department at WWHT for six years. He was a gentle man with a smile and a kind word to share. Many of our residents looked forward to his scheduled visits to their properties and commented on how much he was liked. Roy will be missed!

Spotlight on Friends of Algiers Village: Saving the Guilford Country Store

by Christine Lyons

In 2009, the fate of the venerable Guilford Country Store was uncertain. As an anchor for retail activity, the store was a vital element in Algiers Village. But, Patricia Good and her husband had run the store for twenty-two years and it was time to sell. Pat wanted the store to stay locally owned and operated, and she wanted to preserve the historic Broad Brook Building that housed it. So, she approached the Friends of Algiers Village.

The Friends saw potential for a bustling village store. They saw potential for additional commercial space in the Broad Brook Building, which once housed a barber's shop and offices. They saw the chance to renovate and preserve a historically significant building in the center of the village. They agreed to buy it.

Not Just Business

Village stores are an important part of the fabric of Vermont. Preservation Trust of Vermont sees a general store as an essential ingredient in a thriving village center. Senator Patrick Leahy agrees. After

securing \$65,000 for the store's rehabilitation, he had this to say.

I have long believed that Vermont's village stores help define our state and provide neighbors a place to catch up on local politics and on the weather—the most important of Vermont concerns—and on each others' lives and families.

PTV's Executive Director Paul Bruhn contends that village stores “are important because they provide easy access to critical goods and services that people need.” They serve as a gathering place for the community, without which, these villages can lose their sense of place, becoming merely suburbs to larger communities.

Local Support

The Friends of Algiers Village are proud of the local backing they've had to fund the renovation. Algiers' Friend Eric Morse says the group has received donations ranging from five dollars to sixty thousand.

Friends of Algiers Village pose in front of the Broad Brook Building.



"I love when I get a ten-dollar check from somebody with a letter saying how great the project is, they remember the store, they'd love to see it again. That's as valuable as getting a large check," says Morse "because it shows we have the support of the town."

In return, Guilford residents get a say in the future of the store. "Something we've heard loud and clear from a lot of townspeople is that they want a place welcoming to everybody," says Anne Rider, Guilford Selectboard's liaison to Friends of Algiers Village. "They want a place that has a range of products and is a place where anyone in this community feels comfortable sitting down and having a cup of coffee and a doughnut."

Village stores fill a niche; they aren't expected to compete with big stores like Price Chopper. The Friends of Algiers Village have undertaken an exhaustive search for a store operator. The result, they hope, will be a store that offers local produce, good meat, and great takeout food, alongside basic grocery items. With its café, meeting room, and outdoor seating, the Guilford Country Store will fill the need for a gathering place in the village as well.

For more information on the efforts to save the Guilford Country Store, contact Eric Morse at (802) 254-8477 or visit guilfordvermontcountrystore.com. ■

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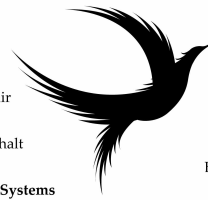
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WWHT: 25 Years of Building Community

THANKS TO OUR SPONSORS		WWHT MILESTONES THROUGHOUT THE YEARS
The Richards Group is a proud partner with WWHT	1987	Brattleboro Area Community Land Trust (BACLT) Incorporates
Stewart Property Management Inc. is founded	1988	First 3 buildings acquired on Canal St., saving them from demolition
American Construction, Inc. —a partner from the beginning	1989	First affordable housing restoration on Canal St. is completed and occupied
Cheers from The Ben & Jerry's Foundation	1990	BACLT and Putney Cares create shared elderly housing in the historic Noyes House
WWHT Board Thanks Our Employees	1991	Partner with Habitat for Humanity to build Cedar St. Duplex
"Thanks for all you do" from The Windham Foundation	1992	First special needs housing, Harold Tier Apartments for the Deaf
The Birth of Foard Panel and Emily	1993	Cluster of new single homes finished in Whitingham
Sherlock Investment Management, Inc. is founded	1994	Collaboration with the Retreat to provide housing for the "Families in Recovery" program
Sovernet brings the Internet to Southern Vermont—applauds WWHT	1995	Historic Cobblestone Building on Canal St. becomes first single room occupancy
Fleming Oil Company —a division of Dead River Company	1996	BACLT purchases its Canal St. office building, with apartments above
Stevens & Associates first partners with WWHT	1997	First mobile home park purchased—Locust Hill, Putney
Preservation Trust of Vermont awards first of several grants to WWHT	1998	BACLT Receives Preservation Trust of VT Award for body of preservation work
Trust Company of Vermont is founded	1999	Historic LaTerre House in Wilmington is restored
Downs Rachlin Martin PLLC turns 50!	2000	Partner with residents to save 98-unit Westgate Apartments
NeighborWorks® America turns 25!	2001	BACLT purchases its 200th apartment
Prentiss Smith & Company celebrates its 20th!	2002	BACLT works with Building a Better Brattleboro to develop Pliny Park
Brattleboro Retreat supports the work of WWHT!	2003	New intergenerational community—Butterfield Common—is planned in West Dover
WoodwardDesign celebrates its 10th	2004	Partner with Vernon Senior Housing Committee to build Huckle Hill Senior Housing
Scott McKusick supporting the work of WWHT	2005	BACLT purchases the fire-ravaged Wilder Building
WWHT celebrates 25 years of partnership and success with the Vermont Housing and Conservation Board	2006	BACLT Rehab Loan Fund started, serving Windham & Windsor Counties
Bast Investments supports WWHT	2007	BACLT becomes Windham Housing Trust, and opens the Daly Shoe Building in Brattleboro
" Friends of WWHT " say Thank You	2008	WHT awarded the James Leach National Achievement Award as the most outstanding rural non-profit
People's United Bank partners to support Abbott Neighborhood	2009	WHT works with Friends of Algiers to restore historic Tontine Building in Guilford
Northeast Home Loan turns 10!	2010	WHT and Brattleboro Food Co-op collaborate on new mixed use downtown block
Happy to share our 25th, New Chapter	2011	WHT expands north & becomes Windham & Windsor Housing Trust. Receives NeighborWorks® Charter
Brattleboro Savings & Loan Centennial Celebration	2012	WWHT celebrates 25 years!

WWHT Collaborates with Area Organizations to Provide Flood Relief



2011–2012

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A consortium of local and state entities—including Windham & Windsor Housing Trust—have come together to form local long term recovery committees throughout the State. These committees are focusing on short and long range flood recovery efforts. WWHT is a member of the three committees established to work within its service area—Southeast Vermont, Precision Valley and Upper Valley Strong Recovery Committees.



With the acute clean up phase of flood recovery completed, the focus has now turned to rebuilding. WWHT is working with homeowners in the two-county area in a variety of ways.

WWHT Rehab Loan Specialists are making site visits to the homes of flood-impacted homeowners to determine what repairs need to be made. They are able to prepare “write ups” of work needs, develop preliminary cost estimates, or locate contractors to do the repair work. The work write-ups are critical, as they are often submitted to charitable funding sources for assistance, such as to the Vermont Disaster Recovery Fund.

WWHT Housing Counselors are currently working to assist homeowners with FEMA appeals, insurance issues, lender negotiations (such as mortgage forbearance), and default or foreclosure prevention or intervention. They are providing counseling regarding buyouts through the Hazard Mitigation Grant Program, and regarding credit issues caused by damages to a home or the loss of a home. Most importantly, they are able to assist homeowners to access funding resources for the rebuilding effort.

As of mid-April, WWHT staff and Long Term Recovery partners have assessed the needs of over one thousand homeowners registered with FEMA. Based on those identified needs, WWHT counselors are currently working with 80 Windham and Windsor County homeowners in their rebuilding/recovery process. ■



WWHT Springfield Office

90 Main Street
802-885-3220

The WWHT satellite office provides

- Home Ownership Center Services
- Homebuyer Education
- Housing Counseling
- Rehabilitation Loan Fund



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