

WINDHAM HOUSING TRUST

WHT Innovates to Save Energy and Money... *and Preserve Housing Affordability*

Speaking of Energy

We're all talking about it these days. Energy, that is. With the price of gasoline, propane, and heating oil going through the roof, conversations among friends and family have naturally turned to the serious business of finding new ways to save both energy and money, and stay warm.

Who among us has not found him or herself deeply engaged in conversations in recent weeks about miles per gallon or the crazy price of pre-paid fuel oil? And who hasn't considered implementing some practical cost-saving alternatives—selling the SUV or switching to a hybrid or motorcycle, riding a bike to work, or installing a wood or pellet stove?

The impact of rising energy prices is surely an inconvenient truth for those of us living in the cold north-east. But for many low-income Vermonters, it's something much more serious, something that will force tough choices between food and fuel, comfort and cold, health and hazard.

Buttoning Up

To help Windham County's residents address both short- and long-term energy needs, the Windham Housing Trust has developed several new programs for both homeowners and renters. Each has been designed to reduce

energy consumption and help keep housing affordable.

For Windham and Windsor County homeowners, special loan funds for energy-related capital improvements are now available through WHT's *HomeOwnership Center*. Funded by the Vermont Housing Finance Agency, Vermont Community Development Program, and Efficiency Vermont, these new loan programs expand the reach of WHT's existing *Rehab Loan Fund* to make more funds available to residents of all income levels. Loan funds will help make homes safer, healthier and more comfortable while lowering energy bills through quality improvements.

Going Solar

In recent months, the Windham Housing Trust has turned to the sun for assistance in maintaining the affordability of its rental apartments, installing its first set of solar panels high atop the Daly Shoe Building on Birge Street in Brattleboro. Additional domestic hot water solar installations are planned for five other buildings containing twenty-eight apartments in Brattleboro, including the Abbott Block on Canal Street and properties located on Elliot Street and Horton Place (collectively known as the Abbott/Neighborhood Project). Funding for these solar energy projects is made possible through the

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Saving energy and money; SolarWrights' crew install domestic hot water solar panels atop the Daly Shoe Building in Brattleboro.

Vermont Energy Investment Corporation's Solar and Small Wind Incentive Program.

Daly Shoe's new solar hot water system will act as a pre-heater for the existing indirect water heaters, which are heated by the building's oil-fired boilers, and will provide an estimated 70% of the hot water needs for the twenty-nine families living within the housing complex. This project represents an important new direction for WHT, as the organization searches for innovative ways to continue to improve the energy efficiency of its housing portfolio.

On average, WHT's water heating bills should drop 50%–80% by going solar, an absolute must for WHT, which pays for tenants' heat and has seen its fuel oil costs rise 84% in the past year alone. The installation of solar panels at the Abbott/Neighborhood Project in 2009 alone is expected to annually save WHT more than \$12,500 and nearly 3,000 gallons of heating oil (see "Projects in Progress" for more details). And because the sun is free, WHT will be protected,

in part, from fuel shortages and price hikes in the future. In turn, this will ensure WHT is able to keep its rents affordable and its tenants comfortable.

Preventing Waste

When it comes to predicting this year's winter temperatures, "numb's the word." So says the world-famous Farmer's Almanac, which is forecasting below-average temperatures for at least two-thirds of the country, and warns the Northeast will feel the brunt of the winter's deep chill in January and February 2009.

Colder than normal temperatures coupled with skyrocketing heating

costs have created a big incentive for the Windham Housing Trust to pilot a new energy initiative, called Thermo SET & SAVE, which is designed to reduce tenants' energy use and maintain housing affordability. WHT received grant funding from Home Depot and the Energy Charitable Foundation earlier this fall to pilot this important new initiative.

Thermo SET & SAVE will help to raise tenant awareness about the importance of energy conservation, instilling a sense that "we're all in this together." It represents a practical and simple solution to a costly energy challenge, as well as a wise investment in WHT's current and future tenants and the community.

VHFA'S ENERGY SAVER LOAN PROGRAM

Administered through WHT

- ✓ Eligible home improvements include an energy audit and the work specified in the audit;
- ✓ Types of improvements include, insulation, air sealing, replacement of doors, hot water heater or heating system, and much more;
- ✓ Homeowners can borrow up to \$10,000 per unit for owner-occupied, 1-4 unit properties, including mobile homes;
- ✓ There are no income limits or restrictions;
- ✓ Interest rates range from 0% for households earning less than 100% of median income to market rates for higher income homeowners;
- ✓ The maximum payback of the energy loan is 7 years;
- ✓ Homeowners need to have good credit;
- ✓ There is no LTV (loan to value) requirements; and
- ✓ Eligible contractors need a "Building Performance Institute Certification."

LOAN TERMS & INTEREST RATES

Household Size	0% Interest	3% Interest	5% Interest	Market Rates
1	\$42,770	\$47,047	\$51,324	\$51,325+
2	\$48,880	\$53,768	\$58,656	\$58,657+
3	\$54,990	\$60,489	\$65,988	\$65,989+
4	\$61,100	\$67,210	\$73,320	\$73,321+
5	\$65,988	\$72,587	\$79,186	\$79,187+
6	\$70,876	\$77,964	\$85,051	\$85,052+
7	\$75,764	\$83,340	\$90,917	\$90,918+
8	\$80,652	\$88,717	\$96,782	\$96,783+


Through the Thermo SET & SAVE pilot project, WHT is purchasing and installing programmable thermostats in eighteen apartments located in five multi-family buildings in Brattleboro. This is an important step towards implementing a comprehensive program of heat control that will also include a number of key measures, including:

- Installing boiler shut-down sensors to limit heat use when outdoor temperatures are warm;
- Working with tenants to program thermostats to meet their specific day/night heating needs;
- Setting temperatures in apartments with high and low set-point limits;
- Educating tenants about the need to keep windows and doors closed; and
- Measuring energy and cost savings over time, and replicating the project in other WHT apartments.

Pilot project apartments are located in older WHT buildings in the Clark/Canal Street neighborhood of Brattleboro, which were renovated in the late 1980s and 1990s with assistance from Efficiency

Vermont and SEVCA. As such, the buildings already include a tight thermal shell with energy efficient heating, lighting, appliances, and water conservation measures.

Thermo SET & SAVE is a sensible, cost-effective way to address energy waste resulting from over-heated apartments while creating an incentive to keep windows and doors closed. By reducing energy use, WHT will decrease its carbon footprint, save thousands of dollars annually, and maintain housing affordability for its tenants.

All in all, WHT's expanded focus on energy efficiency—through Thermo SET & SAVE, the *HomeOwnership Center's* new energy loan program, and by going solar—is clearly an important investment in the organization's overall mission to help create more sustainable communities, and to provide decent, safe and permanently-affordable housing for lower income families and individuals. 

For more information about WHT's energy loan funds for homeowners, please contact Cathy Semans, Director of HomeOwnership, at 802-246-2109.

Thanks to Workshop Volunteers!

Nearly every month, WHT's HomeOwnership Center holds home-buyer workshops to educate potential homeowners about the home buying process. Members of the community volunteer to speak about their areas of expertise. WHT wishes to acknowledge and thank the following individuals who have taken the time in the past year to share their expertise and knowledge with our workshop participants.

Realtors:

- John Hatton**, Berkley & Veller
Greenwood Country Realtors
- Suzanne King**, The Masiello Group
- John McPherson**, Berkley & Veller
Greenwood Country Realtors
- Stephanie Peduzzi-Baker**, Berkley & Veller
Greenwood Country Realtors
- Jessamyn Stinchfield**, Berkley & Veller
Greenwood Country Realtors

Lenders:

- Laura Gibson**, USDA Rural
Development
- Cathy Eakins**, Chittenden Bank
- Jim Johnson**, Brattleboro Savings & Loan
- Dawn Loring**, Northeast Home Loan
- Kathy Sarnes**, Connecticut River Bank
- Barbara Yanke**, Chittenden Bank

Home Inspectors:

- Stan Edmunds**, Edmunds Home
Inspect
- Rick Lalancette**, Lalancette Criterium
Engineers
- Katherine Richardson**, Richardson
Home Inspections

Attorneys:

- Pat Beu**, Fitts, Olson & Giddings, P.L.C.
- Michael Hertz**, Hertz & Lloyd
- Jane Krochmalny**, Weber, Perra & Munzing, P.C.
- Thea Lloyd**, Hertz & Lloyd
- Alexander Shriver**, Potter Stewart Jr.
Law Offices

WINDHAM HOUSING TRUST is ever so grateful to the following major sponsors for their generous support of our 2008 Capitol Steps fundraising event!

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of the Grafton Village Cheese
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And a big "thank you" to our many advertisers...and to our audience!



WHT Projects In Progress



Tontine Building

Name: **TONTINE BUILDING**

Town: Algiers in Guilford

Units: Seven one- and two-bedroom apartments

Timeline: Construction is slated to be completed by Thanksgiving 2008.

Which Building Is It? Located on the southwest corner where Guilford Center Road joins Route 5.

Unique Features: An early Federal-style building, Tontine was constructed in 1819 by several prominent community members. Over the years it has been home to an apothecary, a butcher shop, carriage factory, antique shop, upholstery business, Leader Home Center, a small automotive business, and living quarters. Its renovation into affordable housing represents Phase One of the community's Master Plan.

General Contractor: Ingram Construction

Architect: NBF Architecture

Engineer: Stevens & Associates

Development Consultant: J.D. Kantor, Inc.

Name: **192 CANAL STREET**



Town: Brattleboro

Units: Four units (studio to three-bedroom) and laundry facilities for WHT tenants.

Timeline: Renovations began in February and were completed in September, with full occupancy in October.

Which Building Is It? WHT's former office—the cranberry-red building across from Burton Car Wash.

Unique Features: This project represents WHT's longstanding efforts to revitalize and support the residential character of the Canal Street corridor. Renovations will result in the creation of four apartments, a new patio and play area, and laundry



192 Canal Street

facilities, which will serve residents of this building and their neighbors living in 182 and 188 Canal Street properties, also owned by WHT.

General Contractor: Ingram Construction

Architect: NBF Architecture

Engineer: Stevens & Associates

Development Consultant: J.D. Kantor, Inc.

THE ABBOTT NEIGHBORHOOD HOUSING PROJECT

The Abbott Neighborhood Housing Project is a scattered site development consisting of the rehabilitation/reconstruction of five buildings in three separate locations in or close to downtown Brattleboro. The project includes the Abbott Block, 18 Canal Street, 12 Horton Place, 16 Horton Place, and 172 Elliot Street. The main goals of this project are: to continue the neighborhood revitalization along Canal Street; to eliminate blight and disruption on Elliot Street; and to incorporate energy efficiency enhancements throughout the project.

Timeline: Construction is slated to begin January of 2009 with full occupancy anticipated by February of 2010.

Architect: NBF Architecture

Engineer: Stevens & Associates

Development Consultant: J.D. Kantor, Inc.

General Contractor: To be decided

THE ABBOTT BLOCK, 10 CANAL STREET

Town: Downtown Brattleboro

Units: Fifteen apartments (one- and two-bedrooms, plus commercial space).

Which Building Is It? The massive building on the corner of South Main and Canal Streets. WHT has had an ownership interest in the Abbott Block for over 15 years.

Unique Features: Listed in the National Register of Historic Places, the Abbott Block is a Colonial Revival-style, three-story, U-plan, brick apartment building. It was constructed in 1911 and imparts an urban quality to this end of the downtown.

Name: 18 CANAL STREET

Town: Downtown Brattleboro

Units: Two apartments (a two-bedroom and a three-bedroom)

Which Building Is It? It sits just up the hill from the Abbott Block on Canal Street, across from Best Muffler. WHT has had an ownership interest in 18 Canal Street for over 15 years.

Unique Features: Vernacular Gothic Revival-style dwelling built circa 1870, converted to two apartments; it has a great wrap-around Queen Anne-style porch.

Name: 12 HORTON PLACE AND 16 HORTON PLACE

Town: Brattleboro

Units: A total of seven two- and three-bedroom apartments.

Which Building Is It? The second and third buildings on the left on Horton Place, 12 Horton has a unique siding of small stones embedded in concrete, and 16 Horton has a three-story bay window.

Unique Features: These historic structures, built circa 1910–1915, have been an important part of Brattleboro’s manufacturing tradition for over 100 years. They will be nominated to the National Register of Historic Places as part of the Canal-Horton-Homestead Historic District.

Name: 172 ELLIOT STREET

Town: Brattleboro

Units: Four apartments (one-bedroom and two-bedroom)

Which Building Is It? On the left as you head out of town, the duplex with the “KEEP OUT” signs on the door.

Unique Features: 172 Elliot Street was built circa 1850 as a duplex. Due to its deteriorated condition, this dilapidated building that has been both an eyesore and at the center of drug-related controversy for many years will be demolished and an in-kind structure will be built on the existing footprint. Significant energy efficiency components will be included in the new structure. 🔑



Abbott Block, 10 and 18 Canal Street



12 Horton Place and 16 Horton Place



172 Elliot Street

New Faces, New Expertise on the WHT Board

BRUCE ABRAMS

General Community Member

Hometown: Guilford resident for 23 years.

Family: Wife, Bette; daughter, Jordan, in Boston; and son, Evan, at Connecticut College.

Livelihood: Past President of Spring Tree Corp; real estate and investments.

Notable Community Service: Board member of Hilltop Montessori School and former board member of Rescue, Inc.

Reasons for Joining WHT's Board: Interested in WHT's work and in helping WHT develop unique local revenue streams that will help in both good times and bad.

ELIZABETH FISHER

Resident Member

Hometown: Purchased a home in Brattleboro through WHT's Homeownership Program in 2007.

Family: a son, Nicholas, age 13, two birds, a cat, and a bassetoodle puppy!

Livelihood: Teaches English to refugee and immigrant children in Greenfield Public Schools. Formerly a United Church of Christ pastor in Washington D.C., Connecticut, and Vermont.

CLAUDETTE HOLLENBECK

Public Interest Member

Hometown: Wilmington

Family: Two grown children and three grand children.

Livelihood: Retired psychiatric social worker.

Notable Community Service: Member of the Wilmington Housing Advisory Committee; Hospice Volunteer; Family Selection/Support Committee, West River Habitat for Humanity; and

NAMIVT (National Alliance on Mental Illness).

Favorite Diversions: Gardening, walking her dogs, reading, and sewing.

Reasons for Joining WHT's Board: "I have enormous respect for the impact WHT has made in our county. As an old social worker it fits my values to a T."

MARY HOUGHTON

Public Interest Member

Hometown: Marlboro since 2007; Huntington, Vermont for 18 years prior.

Family: Son, Daniel, who lives near Boston.

Livelihood: Finance Manager at Brattleboro Housing Authority. Former Finance Director for Burlington Community Land Trust.

Notable Community Service: Served on the boards of Housing Vermont, Women Helping Battered Women, Institute for Community Economics, and Northern New England Tradeswomen.

Favorite Diversions: Reading, biking, and hiking.

Reasons for Joining WHT's Board: "I believe housing and land should not be treated as commodities. I have long admired WHT's achievements and commitment to improving the health of Windham County communities."

DREW RICHARDS

General Community Member

Hometown: Born and raised in Brattleboro, and recently moved back to Williamsville.

Family: Drew and his wife, Tammy, are expecting their first child in November.

Livelihood: Vice President of the Richards Group Insurance & Financial Service.



Welcome, WHT's newest board members: Drew, Bruce, Claudette, Mary, and Elizabeth. (Missing from photo: Jill Spiro)

Notable Community Service:

Currently serves on the board of the Brattleboro Area Chamber of Commerce and volunteers for Brattleboro Memorial Hospital.

Favorite Diversions: Skiing, golf, soccer, and a new found obsession with woodworking.

Reasons for Joining WHT's Board: "To help bring awareness to the issue of affordable housing in southern Vermont, as well as visibility to the great things WHT is doing to address this need in our community."

JILL SPIRO

General Community Member

Hometown: Newfane

Family: Husband, Stephan Morse; son, Luke Morse.

Livelihood: Special Projects Coordinator for the Vermont Head Start State Collaboration Office.

Notable Community Service: Over the past 30 years, Jill has been on the board of, worked for, or volunteered with, the following organizations: Youth Services, United Way, USTA Vermont, Brattleboro Outing Club, Newfane Elementary School, Women's Crisis Center, and Early Education Services.

Favorite diversions: Tennis and fiber crafts.

Reasons for Joining WHT's Board: "My main community interests are in the areas of housing, food and early childhood services. WHT seems like a perfect fit." 

**TD BANKNORTH
CHARITABLE
FOUNDATION
SUPPORTS WHT'S
U-SCORE PROGRAM**

TD Banknorth Charitable Foundation has awarded a \$1,500 grant to WHT to help us cultivate credit-savvy consumers through a new two-hour workshop called U-SCORE, to be offered through our HomeOwnership Center. The workshop will help consumers cultivate good credit, informed budgeting and smart spending. Thanks, TD Banknorth!

**ENERGY CHARITABLE
FOUNDATION AND
HOME DEPOT HELP
WHT SAVE ENERGY
AND MONEY!**

WHT has been awarded a \$2,000 grant from Entergy Charitable Foundation and a \$2,000 grant from Home Depot in support of WHT's Thermo SET & SAVE pilot project (see cover article). Thank you, Entergy and Home Depot, for helping us save energy and money through the purchase and installation of programmable thermostats for our apartments.

THANK YOU, MOSS & TOM!

The board and staff of Windham Housing Trust wholeheartedly thank **MOSS KAHLER** and **TOM MARTYN** for their six years of service as active members of the WHT Board of Directors. Moss and Tom stepped down in June after serving the maximum of three consecutive board terms. Moss brought invaluable expertise in the construction field, a down to earth perspective, and enthusiastic support for WHT's mission, while Tom contributed thoughtful insight and financial acumen to all board and committee discussions. You will both be missed!

**CONGRATULATIONS
TO MELANIE & TONY!**

Leo Kai Reiber

Born September 17, 2008
8 lbs 8 oz.

Melanie works as a housing counselor for WHT's HomeOwnership Program. She is currently on a three-month maternity leave, experiencing the joy and wonder of motherhood!



**2008-2009 WHT
BOARD OF DIRECTORS**

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Mark your calendar!

Save the date!

The board and staff of the Windham Housing Trust, in partnership with Friends of Algiers, cordially invite you to join us for a lively tour of the newly-completed Tontine Building in Guilford.



Open House

WHEN
WHERE

Wednesday, December 3rd from 4:00 to 6:00 pm
Tontine Building, located at the corner of Guilford Center Road and Route 5 in Guilford

WHO
WHAT

Members, friends, supporters, the general public
A guided tour of the newly completed Tontine Building (snacks & beverages, too)