



Green Mountain Habitat for Humanity®

300 Cornerstone Drive, Suite 335 | Williston, VT 05495 | 802.872.8726 | www.VermontHabitat.org

FALL 2020 NEWSLETTER

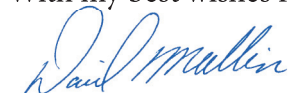
Dear Green Mountain Habitat for Humanity Donors,

With your continued partnership we have begun construction of four homes on Hinesburg Road in South Burlington and by the time you read this newsletter, we will also have started to build a single family home on Elmwood Avenue in Burlington. Although the COVID-19 pandemic mandates did delay our construction plans, we are now raising walls. Thanks to you, five local families will become homeowners! In addition, two other families will be moving into their Zero Energy Modular homes this month and you can read their stories in an article below.

You share our mission that everyone deserves a decent home to live in, and one of the many pandemic lessons we've learned is the importance of having a safe and perpetually affordable home in which to "shelter in place". We've heard from a number of partner families who have been furloughed during this time, yet only two said that they would be a little late with their mortgage payment. And we also heard from families who are so grateful that they have their homes, especially now. You'll read about two of the families in this newsletter.

We'll continue to update you on how you are making a difference with your donations and ask that you continue to partner with us to build homes for low-income working families in need of safe and perpetually affordable homes this year and in the future.

With my best wishes for you and the people close to you.



David Mullin
Executive Director



Because of you, five families will move into safe and affordable homes early next year!

It might be difficult for many people to imagine a family living with friends because they can't find an affordable apartment even though they work full time. It might be difficult to imagine a family living in a basement apartment which floods every time it rains. It might be difficult to imagine two young children living with their grandmother in a run-down mobile home with unsafe wiring.

If you are reading this newsletter, YOU have been able to imagine the unsafe apartments that families in our community live in and YOU have helped to make it possible for families to own a decent, affordable and energy efficient home of their own.

See What YOU are Helping to Build!

The first wall goes up for the Fourplex on Hinesburg Road in South Burlington!

Despite the delays caused by the COVID19 pandemic, our fabulous volunteers are back at work building homes for 5 local families! Thanks to your donations, we are building a Fourplex on Hinesburg Road in South Burlington and earlier this month we also began a single family home on Elmwood Avenue in Burlington.



The first wall goes up for the Fourplex on Hinesburg Road in South Burlington!

“Our Habitat home made it possible for our daughter to succeed in school.”

Harka and Dhan, Winooski

“When my wife and I applied for a Habitat home and were approved we were so happy. We had two children, and we both worked, but didn’t make enough to afford an apartment, never mind purchase a home, so we shared an apartment with family. Our daughter, Angela, is a bright student and wanted quiet space to study, but she shared a room with her aunt which made it difficult to do her homework.

After doing our sweat equity, helping to build our home, we were able to move in and one of the biggest of many benefits that our new home made possible was that my daughter had a bedroom where she could study. I’m proud to tell you that she has graduated from UVM with a degree in biology and is taking her MCAT tests so that she can start medical school! My wife and I lived in a refugee camp in Nepal where Angela was born and the deprivation we experienced there, including scarcity of food and water, made us so grateful when we were able to come to the U.S. We’ve always worked hard and have saved our money and now we are buying a new home! Our Habitat home will be sold to another family who needs a “hand up” and I hope they will have a good life there, just as we did.”

“We are safe, healthy and happy thanks to Green Mountain Habitat for Humanity and its donors”

Amanda, Charlotte

“In the past 7 years since we have moved into our Green Mountain Habitat for Humanity home, many life changing events have happened. Upon moving into our home, our family went through a structural change, which led to many other challenges. The boys and I had to learn to adjust to not only a new family structure but a new community quickly. With the help from GMHfH, our family was able to buy a stable home that helped provide a safe place for us to grow. During COVID-19, many families have struggled with finances and to keep food on the table while keeping a roof over their heads. During this “Stay at Home” period, my boys and I have taken this time to add personal touches to our home. I know that if we hadn’t been approved for a Habitat home we would be struggling like so many others. I am proud of all the love and pride we have put into our home during this very sad time in our lives and we are forever grateful to have been gifted such a great opportunity. We are safe, healthy and happy in our home due to partnering with Habitat for Humanity.”

“Becoming a homeowner during a pandemic!”

Ben has been living in a friend’s apartment for 3 years and longed for a home of his own but hasn’t been able to find a 1 bedroom apartment he could afford. He learned about the Green Mountain Habitat pilot project to complete two Zero Energy Modular homes at the North Ave Co-op and applied to become a homeowner.

He is the assistant grocery manager at City Market and enjoys his job of 7 years. He admits that it has been demanding during the pandemic as he continually explains to customers why some shelves are empty of the products they want.

Continued on page 3



Ben working on his soon-to-be home, masked and socially distanced, of course.

Ben likes working at a Co-op and looks forward to living in a Co-operative community as well.

Just as his job has been challenging during the COVID-19 situation, so was the process of applying for a home. Unlike most Habitat families, Ben couldn't meet in person with the Family Selection committee and had to be interviewed by phone. He did his required financial training online and met his Family Support person socially distant at the build site, where he was doing his required sweat equity hours.

Like many of our homeowners, Ben had no construction experience but discovered that he

really enjoyed learning to help build the porch and interior of his future home. He's excited about the energy efficiency of the home and looks forward to building equity, starting a garden and being part of a community. "I have moved a lot and look forward to being settled and to having a pet, something I've not had since I was a child. If I could speak to the donors who made this possible I would thank them for the opportunity to own my own home in Burlington which would otherwise be out of my reach."



The first wall goes up for the Fourplex on Hinesburg Road in South Burlington!

"We will move into our new home with our new baby!"

Ran and Bina will be living in their Zero Energy Modular home in Burlington with their baby son, Able, by the time you read this newsletter. We had initially planned to have their home completed early this year but when the COVID 19 Vermont state mandates stopped "non-essential" construction for months, we had to stop building.

Ran works at Rhino Foods. He and his wife, Bina, lived in an unsafe apartment, but it was the best they could afford. "We paid over \$100 a month for electricity in the apartment because the windows leaked so we are excited about having a very low electric bill, or sometimes a credit, thanks to the solar panels on the roof.

My wife and I met in a refugee camp in Nepal after being forced to leave our homes in Bhutan when we were small children. It was a very sad place to be a child. I'm so proud that we will now own a house where our young son will grow up safely. And, the new level floor will be good when he learns to walk! We will be more confident and can take care of our home rather than trying to contact a landlord. We will be homeowners!"



Bina and Ran with their month old son, Able, on the porch of their new home.



Why I joined the GMHfH Board of Directors

“Working in the financial industry, I’ve seen what a struggle it is for some people to qualify for adequate housing for their families, something that many of us take for granted. I was aware of Habitat for Humanity International and when I learned that Green Mountain Habitat for Humanity builds homes right here in Vermont, I was excited to be a part of the mission. As a life-long Vermonter, giving back to the community that has helped me prosper is a priority, and Green Mountain Habitat has given me the opportunity to do just that. There’s nothing like being on the Board and seeing the appreciation from local families when they get settled into their Habitat homes.”

Lori Crowley, GMHfH Board member and VP Marketing,
Members Advantage Credit Union

Additional Tax Deduction for Donations to Non-profits

Did you know that if you use the standard deduction when filing your 2020 tax return that you can have an additional deduction up to \$300 for charitable cash donations? You will enter charitable donations up to \$300 “above the line” on your tax return.

Donors who do itemize can now claim cash contributions up to 100 percent of their adjusted gross income on their 2020 returns, up from 60 percent.

Where did the Idea of Sweat Equity come from?

The idea behind sweat equity, where partner families work side by side with volunteers to build their homes, goes back to even before Habitat for Humanity began in 1976. Clarence Jordan — the founder of Koinonia Farm, where Habitat for Humanity began — wrote in a 1968 letter, “What the poor need is not charity but capital, not case workers but co-workers.”

That co-worker approach informs our emphasis on sweat equity: all of us working together so that homeowners can achieve the strength, stability and independence they need to build a better life for themselves and for their families.



Your donations to Green Mountain Habitat for Humanity are the reason that homes can be built for low-income working families living in substandard apartments. Several of you requested that we create a “Legacy Circle” for donors who want to include GMHfH in their wills or estate plans. Creating a legacy gift will help to build homes to shelter families years from now and if you are interested in making a bequest to help future Habitat families please go to <https://vermonthabitat.org/wills-bequests/> for more information.

Questions? Suggestions? Contact Catherine at cstevens@vermonthabitat.org.



300 Cornerstone Drive, Suite 335 • Williston, VT 05495
www.vermonthabitat.org • 802-872-8726