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FALL 2021 NEWSLETTER

Dear Champion of Affordable Housing,

Despite the twists and turns of the pandemic, your continued generosity and partnership made it possible for five low-income working families to leave inferior housing behind and to become homeowners of perpetually affordable homes! Can you imagine how powerful the words “welcome home” are to a family who was forced to leave their home in Bhutan due to ethnic and political oppression and then required to live in a refugee camp for years before coming to the United States? Or how powerful they are to a family who lived in an apartment with leaks and broken windows? They are meaningful words for any of us who are fortunate enough to own our own homes but even more powerful to families for whom home ownership didn’t seem possible. Philanthropy is the desire to promote the welfare of others and your continued partnership during an unsettling time is greatly appreciated and impactful. Please read on to see what YOU made possible.

David Mullin  
Executive Director

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### Have you attended a Habitat Home Dedication?

After each Habitat home is completed, except when the pandemic prohibited, we hold a simple but meaningful celebration in the new homes with the family, volunteers and supporters. At each Dedication the family is asked to speak about what the home will mean for their future and sometimes they will talk about what their housing has been like in the past.

Volunteers who helped build the homes are also invited to speak and it’s evident that they enjoy working as a team and are proud of the quality of their work.

The Dedications are an opportunity to celebrate the power of Home and we invite you to attend future Dedications or Open Houses. Stay tuned to our monthly e-newsletters to find out when these events will be held.



*(L to R) Jin, Toby (2), Timmy (6) and Ling.*

The construction team described the sweat equity work by Ling and her mother Jin as “Outstanding and we will really miss them as they complete and even surpass their required hours. They have done cleaning as well as construction tasks like installing vents in soffits, air sealing, PVC plugs in trim and preparing concrete for insulation.” Ling and Jin are servers at the Asian Bistro and work different shifts in order to take care of Ling’s two sons.

At the Dedication, Ling said “I am so happy to be standing here this day, owning our own home is amazing. My two boys run around the house, so happy to be out of the one bedroom we used to share. And, I’ll be able to see the school bus when it comes to pick up Timmy and to see it when he comes home.”



*Toby, 3, seems fascinated by the kitchen cabinet knobs selected by his mother and grandmother!*



*Melissa (L) and her youngest daughter, Izabelle.*

Melissa and her youngest daughter Izabelle who is in high school, greatly appreciate the ability to own their own affordable Habitat built home. Older daughter Morgan is at culinary school. Melissa was left with debt by her ex-husband when they divorced five years ago but worked two jobs, while raising her two daughters. She applied for a Habitat home a few years ago but the debt caused her to be denied. Raised with a strong work ethic, she paid off her ex-husband’s debt and applied for a home again and was overjoyed to be approved.

At the Dedication, Melissa said, “I can’t say enough about how rewarding and fun the experience of becoming a Habitat homeowner has been. I’ve learned so much while completing my sweat equity hours and won’t be afraid to do little things around our new home.”



*(L to R) Buddhi, Radhika, Hishi and Ash. Missing: younger brother who had a soccer game!*

During the recent Dedication at the South Burlington 4-plex, Hishi, one of the new homeowners, became emotional and shared “Thank you for everything! It is a dream to be a homeowner and my family is so thankful.” She is an LNA at the UVM Medical Center and working towards her master’s degree to become a Registered Nurse (RN). Her younger sister is in nursing school and their younger brother is in high school so their new home will allow each of them to have a quiet place to study. Her father works at Twincraft Skincare and while working on his sweat equity hours, he installed most of the hardwood floors at the Elmwood Avenue home in Burlington.



*4Plex on Hinesburg Road in South Burlington.*





David Mullin, GMHfH executive director, hands the house keys to Roshan and his sister Tulasha during a walk-through of their new home. We provide each homeowner with a notebook filled with owners' manuals and contact information and also do a walk through to explain the mechanics in the home and how to maintain them. This training, in addition to financial workshops and ongoing advice from the volunteer Family Support Committee, helps the families to be successful homeowners.

Roshan, his mother Mon, and younger sisters Tulasha and Avishma, (still in school) lived in a horrible apartment with a leaky roof and windows, mold and mice which terrified the two sisters as they tried to do their homework or go to sleep at night. Their older brother and his wife had started the process to apply for a Habitat home but decided that their mother and younger siblings needed a safe home more and stopped their own application to help their family to apply! At the Dedication ceremony Ayesha said, "Thank you very much for your efforts and time to build our new home. It means so much and we are so grateful to be safe."



A peek into the living/dining room and kitchen of one of the 4-plex homes. Welcome Home!



The volunteer crew at the South Burlington 4-plex took safety precautions very seriously. Before construction started, Dick Shasteen the construction manager, established a hand-washing station, mask requirements, morning temperature checks and more. The team is so committed to working together that they also stayed away if they thought they might have been near someone with COVID-19. And other volunteers were not allowed on either build site during the state lock-downs. Working with all the safety protocols made a difficult job even more difficult but everyone stayed safe and four families are now homeowners. Thank you volunteers!



One of the traditions of our Home Dedications is the gift of a beautiful homemade quilt for each member of each family, crafted by the Champlain Valley Quilt Guild of Vermont! The Guild members purchase the materials and have fun selecting appropriate fabric designs for the children. The quilts make the families welcome in their new homes. On a similar note, the next door neighbor to the 4-plex left a "welcome to the neighborhood" card in each of the 4 mailboxes. And, an anonymous donor provides a tool bucket for each family!



(L to R) Aadhitya, 10, Ganesh and Indra. Missing: younger son Ayan, 5.

Aadhitya, 10, Ganesh and Indra, along with younger son Ayan, 5, who is on the Autism Spectrum, moved into their home on Elmwood Ave in May and are pictured in their new kitchen. A Dedication wasn't allowed due to the Pandemic but Ganesh wanted to share that "we are very appreciative of all the people who made our home possible. Our home will give our sons the ability to run around, something they couldn't do in our apartment which was very small and had no yard. My wife and I grew up and met in a refugee camp in Nepal after our family was forced to leave Bhutan. We will be safe here and that is so important. I am a bread baker at Stewarts and my wife works at Trinity Children's Center. I did building in the Nepalese camp but there were no power tools and no safety rules like here! It was wonderful to help build our house and Chris (Lane, construction supervisor) was so nice to teach me how to do things and he is a very good person. We are very grateful."



Home on Elmwood Ave., Burlington.





## Groundbreaking Ceremony Dedicated to Bruce Venner

Just imagine being so passionate about the need for decent housing for low income families in our community that you devote 36 years (and counting!) of financial support and volunteer days to Green Mountain Habitat for Humanity. Bruce Venner helped build the first home in 1984 and has been involved with each home since then. And what is amazing is that Bruce is happy to do the necessary but unglamorous tasks like picking up materials and taking away trash in his truck. He is also known for intense repurposing of leftover scraps of materials including trivets made of small pieces of flooring. "I caught a condition I call "Habititis" in 1984", said Bruce, "and try to encourage others to be involved in whatever ways they can." If you would like to learn more about Bruce please watch the interview which ran on WPTZ at <https://vermonthabitat.org/media-coverage/>.

We dedicated the groundbreaking for three new homes on North Avenue in Burlington to Bruce and the sign in the photo above will remain on the buildsite until the homes are completed.

Thank you very much, Bruce!

*Congratulations!*

Jenna, a single mom, recently paid off her mortgage on her Habitat built home in Burlington. Just imagine the pride she feels in knowing that her home is paid for and that the equity in her home will strengthen the financial stability of her family.

Congratulations, Jenna!



## What YOU are making possible in the coming months.

We are fortunate to have two core construction teams who recently finished the homes in South Burlington and Burlington. One team then began to build a single family home and a duplex on North Avenue in Burlington and the second team recently started to build a duplex in Milton. They plan to “shell in” the homes so that they can continue to build inside during the winter. In order to increase the number of homes we build each year, we are looking for land so that we can almost immediately finish one build and move to the next. Your donation is an investment in strengthening our community with affordable housing for people who work.



*A duplex and a single family home are being built on North Avenue in Burlington.*

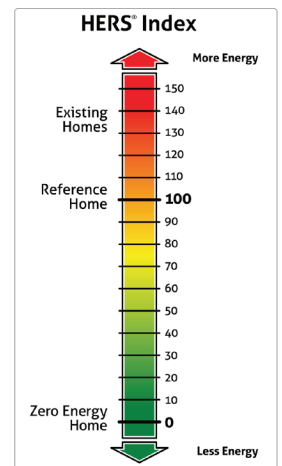


*Duplex being built at Clearview Estates in Milton.*

## What is HERS and why is it important?

Dick Shasteen, our construction committee chair and leader of one core group of volunteer builders, often says “It does no good to build homes for low-income families if they come with a high cost of ownership.” Because of this belief, Habitat homes are rated more energy efficient than typical new builds. “Wait a minute!” you might be thinking, “does this mean that all kinds of fancy energy equipment is used?” Not at all, is the answer. Since each partner family pays for the actual cost to build their home we keep the costs as low as possible. Our energy efficient methods include using cases of caulking for air sealing, for example, around windows and outlets. We also use good quality materials including roofing, windows and siding, often at discounted prices, which all have outstanding warranties thus minimizing unexpected expenses for the families.

The Home Energy Rating System (HERS) Index is the industry standard by which a home’s energy efficiency is measured. It’s also the nationally recognized system for inspecting and calculating a home’s energy performance. With HERS, the lower your home’s score, the more efficient it is. The typical new home HERS score is 100; the HERS scores of Habitat built homes are in the 40’s which saves each homeowner an average of \$1078 annually! Imagine you work in a day care center or a restaurant or a manufacturing company or a bakery and not only are your monthly payments for your mortgage/homeowners insurance and property taxes around \$1000 a month, but you also pay much less for your utilities. Imagine the impact that has on the families’ health and financial stability.



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 helping future Habitat families please go to <https://vermonthabitat.org/wills-bequests/> for more information. Thank you for helping families in need of a safe and affordable home.

## The Power of Home

One of the many things we've been reminded of over the past two years is the benefit of Home. Our homes had to become our office or our children's class room as well as a safe place to live during the Pandemic. Yet for so many people who live in a substandard apartment or, who are living with family or friends, that safety net hasn't been there. In fact, the gap between the salaries of low-income working people and the ability to own an affordable home has unfortunately grown. We know that families with the lowest incomes have suffered disproportionate harm. Their jobs are not typically ones which can be performed remotely so they have had to work in person in risky positions like in a hospital or a day care center as two of our newest partner families do. Or, their employers closed their businesses and they lost their jobs.

Many people talk about the need for affordable housing, however, building truly affordable homes for low-income families is difficult. The federal Department of Housing and Urban Development (HUD) defines an "affordable dwelling" as one that a household can obtain for 30 percent or less of its income. Land in Chittenden County is expensive, even more so in the last year and a half, and the cost of building materials has also grown dramatically. Because of your support, and our largely volunteer labor, we are the only entity able to build homes for approximately \$160,000. These homes are affordable for the low-income families we serve.

thank you

Some area towns require commercial builders to include "affordable" homes in their developments. But people making 80% or less of the median household income can't afford a \$300,000 "affordable" home. And developers can't afford to sell a home at the cost to build it and stay in business.

YOU make Habitat possible! Thank you.



When you donate to Green Mountain Habitat for Humanity in order to give local families a "hand up", you can be confident that 90% of your donation goes to the mission of building homes with the remaining 10% to administrative responsibilities. GuideStar, the world's largest source of information on nonprofit organizations, just awarded Green Mountain Habitat for Humanity their gold seal of transparency to affirm our respect for your financial support.

A donor who recently toured the 4plex in South Burlington commented, "We know that our donations to Green Mountain Habitat are being spent wisely and frugally."

### Want to Learn More?

If you would like more information about the impact of your donations and aren't currently receiving our monthly GMHfH e-newsletter, please sign up! Simply go to [www.vermonthabitat.org](http://www.vermonthabitat.org), click on the drop down menu under "News" in the upper right hand corner and then choose "e-news sign up" and fill out the form.

We never share the email addresses of our donors and you may unsubscribe at any time.

### Do You Know a Family in Need of Safe and Affordable Housing?

If you know of someone in need of decent and perpetually affordable housing, please direct them to the Green Mountain Habitat for humanity website at <https://vermonthabitat.org/apply-for-a-home/> for the qualifications to apply and instructions on how to apply for a home.

**Questions? Suggestions?** Contact Catherine at [cstevens@vermonthabitat.org](mailto:cstevens@vermonthabitat.org).



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