

An Introduction to the



Windham & Windsor
Housing Trust

Our Mission

Windham & Windsor Housing Trust strengthens the communities of Southeast Vermont through the development and stewardship of permanently affordable housing and through ongoing support and advocacy for its residents.



WWHT...

- Creates Decent Safe and Affordable Housing
- Provides Support to Homeowners
- Revitalizes Neighborhoods
- Eliminates Blight
- Preserves Historic Properties
- Builds Sustainable Communities



History

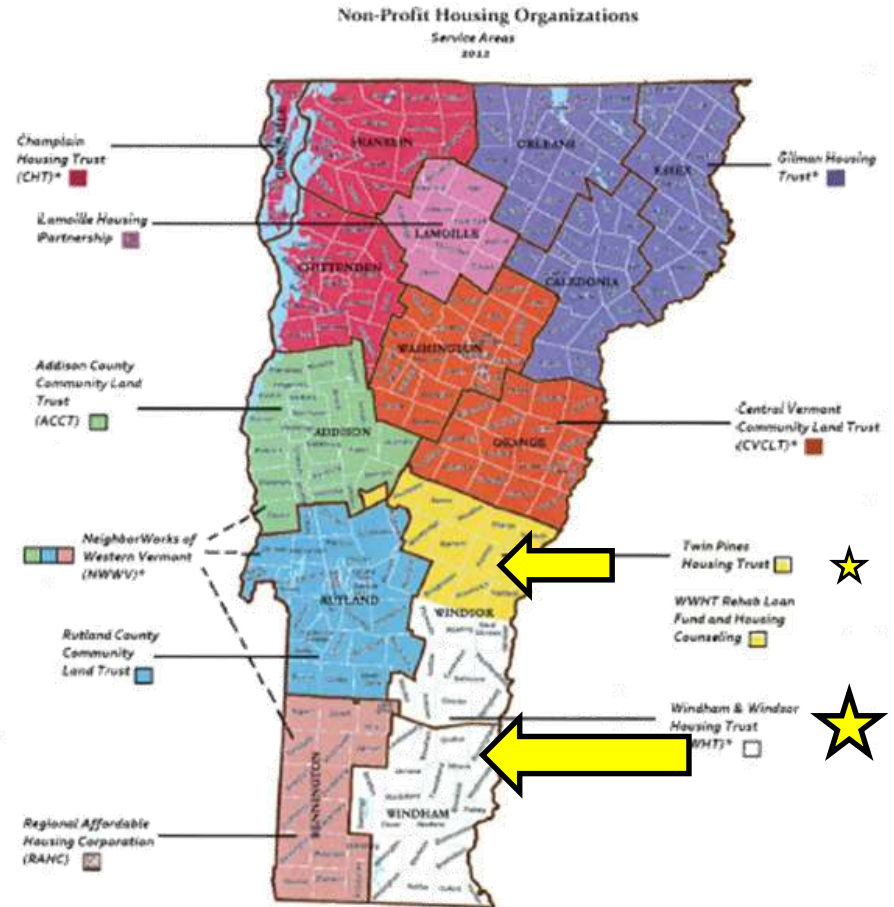
Our first renovation



The Brattleboro Area Community Land Trust (the predecessor of Windham & Windsor Housing Trust) was incorporated in 1987 in response to increasing threats to the region's supply of affordable housing.

History

In 2011, Windham Housing Trust acquired the majority of assets of the former Rockingham Area Community Land Trust, expanded into Windsor County, and became the Windham & Windsor Housing Trust.



Our Programs



- Housing Development



- Property Management



- HomeOwnership Center

Housing Development



- WWHT works to help meet Vermonters' diverse housing needs through the creation of a wide variety of rental housing opportunities.
- Dilapidated multi-family housing is renovated into decent, safe, and affordable housing.
- New, permanently affordable rental housing is constructed.
- WWHT often works in partnership with town officials, local advisory committees, and grassroots groups to identify and work to meet the housing needs of a community.



517 Depot Street, Chester

In 2012, the six apartments in the “old Blaisdell House” were completely renovated from the basement to the attic. The project included new windows, insulation, boiler, appliances, doors, siding and roof repairs.



517 Depot Street



The six apartments provide affordable housing, with rents ranging from \$540 to \$570 including heat and hot water.



Housing Development



2015 Statistics:

- # of new apartments created: **33**
- # of apartments receiving substantial rehabilitation: **47**
- # of solar hot water collectors installed: **3**



Property Management



- Once the housing is rehabilitated or created, WWHT provides or oversees comprehensive property management services
- Our goal has been, and continues to be, to give our residents a safe and affordable place to call “home” and the support they need to be successful.



Property Management



2015 Statistics:

- # of residential rental apartments: **667**
- # of people living in WWHT rental housing: **1088**
- # of single mothers with children living in WWHT rental housing: **104**
- # of disabled Vermonters being served by WWHT Housing: **221**
- # of agencies we collaborate with to provide combined housing & services: **25**



HomeOwnership Center

WWHT's HomeOwnership Center has Three Programs:

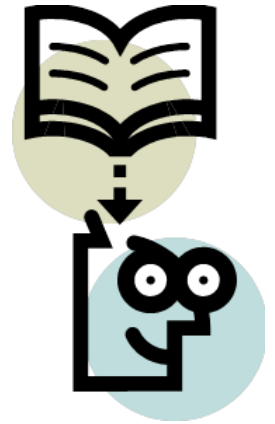
- Homeownership Counseling & Homebuyer Education
- Home Repair Program
- Assistance with home purchase through the community land trust model



HomeOwnership Center

Education and Coaching:

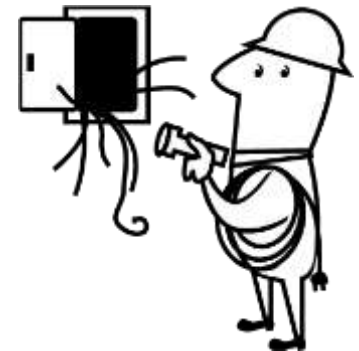
- Homebuyer education—Monthly 8-hr classes
 - Alternate between Brattleboro and Springfield, \$65
 - On-line option, \$99
- “Money Talks” financial literacy- 2-hr workshop
 - Various locations, \$20
- Pre-purchase counseling—no fee
(Preparation for home purchase; Credit repair;
Budget Counseling)
 - WWHT has Housing Counselors in Brattleboro and Springfield.



HomeOwnership Center

Home Repair Program:

- Our Rehab Loan Fund provides low cost loans to low- and moderate income families to make critical home repairs.
- In addition, homeowners receive free professional assistance in determining the scope of work needed, obtaining bids from contractors, and overseeing the construction.
- Repairs often include:
 - Wiring or plumbing
 - Well or septic system
 - Heating systems
 - Roofing
 - Accessibility modifications
 - Health & safety hazards



HomeOwnership Center

Assistance with Home Purchase:

- Affordable homeownership is available to moderate-income homebuyers through the “shared equity” model of ownership. We provide grants toward the purchase of a home; in exchange for this assistance, the buyer agrees to accept “shared appreciation” when they ultimately sell the home.



HomeOwnership Center

2015 Statistics:

- # of Shared Equity homeowners: **136**
- # of homeowners assisted with home rehab loans/
construction assistance: **35**
- # of homeowners receiving Healthy Homes grants: **24**
- # of homeowners receiving foreclosure intervention
services: **61**
- # of loan modifications negotiated by WWHT on behalf
of homeowners: **8**
- # of households receiving homebuyer education who
went on to purchase a home: **55**



How You Can Help

- **Publicize Our Programs**
 - **Town Newsletter**
 - **Meetings**
 - **Website link**
- **Make a Donation**
- **Attend or Host an event**
- **Like us on Facebook**

