

Areas We Serve

- Total Number of
 - 905 Rental Apartments
 - 140 Shared Equity Home
 - 42 Mobile Home Lots
- WWHT Offices
- Support and Services at Home (SASH)
- SASH for All
- 2022 Repairs and Purchases:
 - 50 Repair: GMHR & VHIP
 - 42 Home Purchase



Regional Housing Resource Share: Windham & Windsor Housing Trust Programs



Date: March 27, 2024

Contacts: Jeremy Paquette (GHMR), Paul Martorano (VHIP), Marion Major (Outreach), Bruce Whitney (Homeownership)

Windham & Windsor Housing Trust

Strengthen the communities of Southeast Vermont through the development and stewardship of permanently affordable housing and through ongoing support and advocacy for its residents

- Housing development in village centers and downtowns constructing new multifamily homes to meet the range of area incomes. [In depth webinar here](#)
- Green Mountain Home Repair program: low cost loans for health and safety repairs
- Vermont Housing Improvement Program (VHIP)
- Shared Equity Homeownership and home buyer education



www.HomeMattersHere.org (802)254-4604

Give Your Home a Hug!

With a low cost Green Mountain Home Repair loan.



Eligible Uses:

- Health & safety issues
- Structural problems
- Failing mechanical systems
- Energy efficiency upgrades
- Interior & exterior modifications for elderly or disabled

Essential repairs can make your home **safer**, more **comfortable**, more **attractive**, and more **affordable** to heat.

GREEN MOUNTAIN
Home Repair

NeighborWorks®
CHARTERED MEMBER

EQUAL HOUSING
LENDER

HomeMattersHere.org
(802) 254-4604

Windham & Windsor Housing Trust NMLS# 187229
Tara Brown NMLS# 207907
Bruce Whitney NMLS# 414047

Customers must meet income eligibility and loan requirements.



www.homemattershere.org/repair-your-home/

Green Mountain Home Repair

Windsor County Income Limits by Household Size*

| Household Size | <u>Max</u> Annual Income |
|----------------|--------------------------|
| 1 | \$52,300 |
| 2 | \$59,750 |
| 3 | \$67,200 |
| 4 | \$74,650 |

**eligible income is calculated annually and is a range up to 80% of Windsor County's Median Income*

Loan Terms:

- No application fee
- Low interest rates
- Flexible credit
- Affordable monthly payments
- Loan amount: \$2,000-\$20,000
- 5-20 year repayment terms
- Loan is secured by home; homeowner will have a mortgage/lien on home

Next Steps:

Call Jeremy Paquette, program coordinator:

(802)246-2116

OR

Fill out intake form on the website

VHIP

2.0

*Applications
opening
soon*

WORKING WITH PRIVATE
PROPERTY OWNERS TO CREATE
NEW HOMES OR REHABILITATE
BLIGHTED UNITS ACROSS
SOUTHEAST VERMONT

Eligible Uses:

- **New Construction:**
space conversion to units
- **Rehab Vacant and/or
Blighted Units**
- **Structural & Mechanic Fixes:**
Foundation, roof, etc
- **Accessory Dwelling Units**
- **Health and Safety Fixes**



HomeMattersHere.org/rental-rehab
(802) 689-0426



Grantees must meet terms of grant agreement including providing a percentage match to the project and maintaining rents at an affordable rate as defined per county by HUD.

CREATING AND
IMPROVING HOMES!



VHIP 2.0: Getting Ready

To best prepare for the program, towns should be ready to answer questions about what permitting property owners will need. Think about the following:

- Does the town have Development Review Board, and when would they be needed?
- Do ADU's require a zoning permit only if they are "change of use" status or always?
- Do they have Health safety officials, and would they offer inspections of occupied units to determine if there are violations or needs, or do they serve violations based on tenant complaints? (maybe tone this one down a bit?)
- Do they require special Zoning/planning for multi-family unit creation?
- Do they require water allocation before providing a Zoning Permit?

Homebuyer Ed/Shared Equity

- Get a smart start to home ownership by attending one of our Home Buyer Education Workshops. The cost of the class is \$99 per household and includes a one-on-one financial counseling session after you've completed the course. Our Home Ownership Specialists will analyze your credit and budget and guide you through the process of buying a home.
 - Monthly Homebuyer Education Workshops held in person and on zoom. A pre-recorded self-paced course available through e-home America. [To register, visit our website here](#)
- Affordable homeownership is available to income eligible homebuyers through our *Shared Equity Program*. We provide grants to assist you in purchasing an eligible single-family home of your choice, and work with you to obtain a mortgage loan from a local bank. To learn more about this program- [watch this short video](#) put together by NeighborWorks America.
 - For more information contact our Home Ownership Program Coordinator (802)246-2116
- Programs supporting increased rates of BIPOC Homeownership in VT:
 - [BIPOC Financial Empowerment Program](#), [First Generation Homeownership](#), Federal Home Loan Bank Special Purpose Grant, BIPOC Down payment assistance (Champlain Housing Trust)

Want to improve your financial wellbeing?



Register now:



BIPOC Financial Empowerment Program



The program is designed by and for Black, Indigenous, & People of Color to support you in achieving your financial goals!

Program offers **FREE:**

- * Monthly Finance Workshops feat. BIPOC speakers
- * BIPOC affinity peer support group
- * 1:1 Financial coaching
- * Vetted Referrals & more!

WORKSHOPS START IN APRIL, SIGN UP NOW!



LEARN MORE & SIGN UP AT
www.webuildequity.org

swipe for more info →



www.homemattershere.org/how-to-buy-a-home/