Habitat’s Next Project—North Branch Street in Bennington

296 North Branch Street, Bennington

Before

The Town of Bennington is a working town in need of affordable housing for the people who are employed there. Rents often exceed what is affordable based on wages earned. People may live elsewhere and commute to work because the cost of living in Bennington is too high compared to what they are able to earn. The Town of Bennington recognizes the lack of affordable housing and is supportive of any group who can make affordable housing a reality. Bennington Area Habitat for Humanity is one group who will build truly decent, affordable houses in the town.

In 2016, Bennington Area Habitat for Humanity will build its first house on a lot we recently purchased in foreclosure at 296 North Branch Street in Bennington. None of the buildings were salvageable and on October 9, 2015, Mark Onorato Excavating and Landscaping demolished the house and sheds at the property. Chris Ponessi, board member and Engineer with Mance Engineering Partners, P.C., has prepared a site survey for the 1.1 acre lot, in which he concluded we will be able to build three new single-family homes on the property.

Vermont Housing Data profiles (last revised 5/27/15) report that the 2015 wage needed to be able to afford to pay only 30% of income toward housing is $17.98 per hour (approximately $37,398 per year) in the Town of Bennington.

In 2014 the HUD median income for a family of four living in Bennington county was $64,100. Bennington Area Habitat works with families that earn between 30-60% of the HUD median income — between $31,000 and $38,500 for a family of four. These families do not earn enough to qualify for conventional loans. But they will be able to afford a Habitat home.

The single-family houses Bennington Area Habitat will build in Bennington will be comparable in price to other houses in the North Branch Street neighborhood. The distinction will be that hard-working families earning only 30-60% of the HUD median income will be able to purchase these homes at an affordable rate and will pay, on average, $775 per month for their mortgage, taxes and insurance, and homeowner fees, where applicable.

Bennington Area Habitat for Humanity looks forward to partnering with the hard-working folks in the Town of Bennington who cannot otherwise afford to become homeowners. The project will not only bring stability to the families who become owners of safe, decent houses, but will also bring stability and vitality to the North Branch Street neighborhood and the Bennington community as a whole.

We are re-establishing our Southshire Steering Committee so that we can work in partnership with Bennington’s leaders and concerned citizens, businesses, community groups and other area non-profit organizations to help build affordable houses on North Branch Street.

If you are interested in being part of this valuable work, please call our office at 802-367-1000.

296 North Branch Street, Bennington

After
Dear Friends of Habitat,

It is a genuine pleasure to write to you again this fall. The past six months, since our last newsletter, have been filled with activity.

First, we bade farewell to Dick Malley who served this Habitat affiliate with real distinction for many years, first as a board member, then as board president and for the past almost four years as our first paid executive director. In 2011, we received a grant from Habitat International to create this position in recognition of the extent to which this affiliate grew under Dick’s leadership, including taking on the challenge of rebuilding a neighborhood on Jennifer Lane. We are currently building our seventh house there.

Second, we have been blessed with the arrival of Susan Sommer as Dick’s successor. She is a lawyer and has extensive Habitat experience in South Carolina and Wisconsin. This combination of skills and background suit us to a tee. Susan hit the ground running and we are doing our best to keep up with the pace she sets. Our next big challenge is to do in Bennington what we did in Manchester – to help rebuild a neighborhood on North Branch Street. This year, we are completing a new home in Pownal.

As always, I want to end this letter with genuine and warm thanks for all you do to support our work. We know this newsletter will reach our many supporters and volunteers in the Northshire. We hope it will also help us make new friends in the Southshire as we begin our new project in Bennington.

With best wishes for the holidays,

Monica

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Dick Malley was recognized by the Vermont Housing and Conservation Board at a statewide meeting on October 6, 2015, in Burlington, Vermont, for his leadership and guidance in providing affordable homeownership in Bennington County. Dick accepted the Homeownership Partner Award on behalf of the Board of Directors of BAHfH. He thanked the VHCB, Rick DeAngelis, and Ariane Kissam for their encouragement and the special interest they took in the Jennifer Lane Project in Manchester. Dick explained that the VHCB encouraged him to apply for a $10,000 feasibility study, which paid for Speath Engineering's initial work at Jennifer lane. According to Dick, the engineer's report gave Bennington Area Habitat’s board the confidence to go forward with raising funds for the Jennifer Lane Project. The report also became the centerpiece of Bennington Area Habitat’s case statement.

Thank you, Dick, for your passionate commitment to the good work of Habitat!

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The National Low Income Housing Coalition has determined that 95 million Americans live in overcrowded or severely inadequate conditions, or pay too much for housing.

That’s nearly one-third of the U.S. population.
Hello Everyone,

The good work of Bennington Area Habitat for Humanity continually impresses me. When my husband and I were researching Habitat affiliates in search of partnering with families in need of decent, affordable housing, we both were excited about the solid core of this organization. A strong board and active committees, committed volunteers and partner families, dedicated donors and financial stability— all of these factors stood out to us and led us to believe this Habitat affiliate was devoted to its mission of bringing affordable home ownership opportunities to people in need. Five months in to this incredible work, our opinion remains the same, and Tuck and I are constantly grateful for the opportunity we have to work with all of you. Habitat’s vision of a world where everyone has a decent place to live becomes a reality every time we pick up a hammer on the jobsite or work as a volunteer at the Shires ReSale Store or gather together to make decent, affordable housing a matter of conscience and action in our community. Thank you for building on your faith in Habitat’s vision.

Susan Sommer
Executive Director

And the Winner is…..Dottie Sandquist

Dottie Sundquist won the raffle drawing on October 31, 2015 for the beautiful handmade quilt made by women from the Federated Church of East Arlington and Second Congregational Church of Bennington and friends. The Double/Queen bed quilt (92”x82”) was displayed at the Shires ReSale Store throughout the raffle. All proceeds raised will benefit the work of Bennington Area Habitat for Humanity.

The drawing was held at the Shires ReSale Store, 51 Memorial Avenue, in Manchester. Heidi Moore, ReSale Store Manager, presented the quilt to Dottie on behalf of Bennington Area Habitat for Humanity on Friday, November 6th. John Davies, a dedicated volunteer with Habitat, build a quilt rack that he donated to the winner. Dottie said she has entered many quilt raffles over the years and never won before. She is thrilled to be the winner of this lovely quilt and glad to have helped Bennington Area Habitat in the process. Dottie and her husband, Bryan Richheimer, have been Habitat volunteers for years and we are pleased that Dottie is now the owner of this very special quilt. Thank you to everyone who made this raffle possible!

More than 10 million people worldwide die each year from conditions related to substandard housing, unsafe water and poor sanitation, according to a United Nations’ Global Report on Human Settlement. That’s more than 1,100 each hour … nearly 20 per minute.

Help Bennington Area Habitat for Humanity work locally to alleviate substandard housing.
Call 802-367-1000 for more information.
Your generosity of spirit has carried us along at a strong pace this year in bringing two families, the Gagnons and the Gordons, that much closer to moving home. Through your generosity, these families will have the opportunity to become all they are meant to be.

The Gagnon family will be able to move into their new house on Swallow Hill Road in Pownal before the end of this year. Because of your support, Bennington Area Habitat was able to purchase two modules from the Building and Trades division of the Southwest Vermont Career Development Center (CDC) in Bennington. The modules form the first floor of the Gagnon house and were put in place on the foundation on May 26, 2015, after being transported to Swallow Hill Road on two flatbed trucks. The CDC students also built two sheds for Bennington Area Habitat, one of which is on site at Swallow Hill for the Gagnon family.

A dedicated core group of volunteers has been building on Wednesdays and Saturdays in Pownal with the Gagnon family under the direction of Site Supervisor Curt Merrow. Specific groups of folks, from area businesses, schools and churches, to a Global Village Team of 12 who worked for a week in June at Swallow Hill, have added to the number of people helping build in partnership with the Gagnon family.

The Gagnon house is nearly complete, and the yard is seeded and mulched in time for the winter season. John and Sarah and their children are anxious to move home. They look ahead with anticipation and joy for the opportunities that home ownership will afford their family – a deep sense of security, freedom, and peace.
**Construction Update—Manchester**

The Gordon family’s house on Jennifer Lane in Manchester will be closed in soon and ready for interior heat to keep it warm during the winter months. Your support makes it possible for our volunteers to keep building through the winter season, until the Gordon house is complete. We want to finish the house by the end of March 2016.

A small but steady crew of core volunteers have been supported by many groups of volunteers from local businesses, schools and churches. Some of the groups have included folks from nearby states and as far away as Denmark. A Global Village Team, made up of volunteers from the East Coast and the Mid-West, worked on the Gordon house for a week in August. Altogether, these volunteers have contributed hours of time and effort, under the direction of Site Supervisor Peter Van Vleck, to make the Gordon family’s dream of home ownership a reality.

Shannon Gordon cannot wait to move home with his three sons. His dedication to providing opportunities to his boys that come only through a safe, decent place to live, is unmatched. His determination to become a home owner and valued member of his new neighborhood is inspiring. His gratitude for the good work of partnering with all of you is heartfelt.

On World Habitat Day, the first Monday of October, Habitat for Humanity joined the United Nations and organizations around the world in raising awareness, educating and mobilizing individuals and communities to take action on the current global housing crisis. Housing is central to ending the cycle of poverty. We want to see a world where everyone has a decent place to live, and so, on World Habitat Day, we called for programs, policies and systems that would make that possible.

**Global Need**
- Today, 1.6 billion people live in inadequate shelter around the world; 1 billion of those live in informal settlements. More than 100 million people worldwide are homeless.
- About one in four people live in conditions that harm their health, safety, prosperity and opportunities.
- Estimates of homelessness in the U.S. vary from 1.6 million to 3 million people. Most studies conclude that about one-third of the homeless are children.

**Habitat for Humanity’s Response**
- Every four minutes, Habitat serves a family in need of better housing.
- Habitat has helped more than 5 million people since our founding in 1976.
- Habitat works in more than 1,400 communities in the United States, and in more than 70 countries worldwide, from Argentina to Zambia.
- About 2 million volunteers work with Habitat every year worldwide.
Some people feel that they have an obligation to make a difference in the lives of others. Several groups of such people came to build with Bennington Area Habitat for Humanity this year during the summer and fall. Regardless of how much they knew about construction, these people gathered with others from their work or school to help build in partnership with families in our communities who are in need of decent, affordable housing:

**In Pownal**
- Yale Day
- Heritage Family Credit Union
- Williams College Squash Camp Students
- East Arlington Federated Church
- The Bank of Bennington
- Southwest Vermont Career Development Center

**In Manchester**
- Stratton Mountain School
- East Arlington Federated Church
- The Bank of Bennington
- The Mountain Campus of Burr & Burton Academy
- Orvis Company
- South Central Board of Realtors
- Burr & Burton Academy Freshmen
- Castleton College Habitat Chapter

The groups and students built in partnership with the Gagnon family, on Swallow Hill Road in Pownal, and with the Gordon family, on Jennifer Lane in Manchester. Some groups also helped with landscaping for partner families on Jennifer Lane. Whenever possible, family members were on site building along with the volunteers. Sharing stories about why the work is meaningful to volunteers and why the families are in need of decent housing is an impactful way to build not only houses but also hope for a better future.

If you wish to schedule a group of five or more to help build with Bennington Area Habitat for Humanity, please contact John Cilio at 802-375-9653 or by email: jonacilio1@myfairpoint.net

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**Volunteers are Needed!**

*Volunteers are working hard at our build sites on Jennifer Lane in Manchester and Swallow Hill Road in Pownal to meet the goal of completing both houses. We need more help to do this! We build on Wednesdays and Saturdays from 8:30am-2:00pm. Call our office for more information 367-1000*
Local High School Students Help Build to Make a Difference

High School students from local schools are building in partnership with Habitat homebuyer families to make affordable housing a reality in Bennington County.

Students from the Mountain Campus of Burr and Burton Academy (Peru) were on site at Shannon Gordon's home in Jennifer Lane for three consecutive Wednesdays this September 2015. These students chose to volunteer with Habitat as part of their commitment to service in their community.

Students from the Southwest Vermont Career Development Center (Bennington) have been spending time building with the Gagnon family in Pownal. The structure of the Gagnon home was built in two modules by students from the CDC and purchased by BAHfH. Now, several months later, the CDC students continue to be part of building the Gagnon family home.

On October 14th, a group of Burr and Burton Academy Freshmen prepared and planted two rain gardens on Jennifer Lane in partnership with the Ruggles and Van Vleck families. The Equinox Valley Nursery supplied the plants and mulch for the projects, and the students worked under the direction of Carl Mohlenhoff, one of Bennington Area Habitat’s core volunteers.

On October 17th, students from the Stratton Mountain School helped insulate the walls of the second floor of the Gordon house. Shannon Gordon was there to work in partnership with them and share his story about the value of home ownership and the opportunities this home will provide for his three sons.

We are grateful to these bright young people for putting their hearts and hands in to action helping families in our community in need of decent, affordable housing.

Stratton Mountain School students ready to insulate the Gordon home in Manchester

Career Development Center students readying the shed they built to transport to Swallow Hill Road in Pownal

Burr and Burton freshmen students ready to garden on Jennifer Lane in Manchester
Bennington Area Habitat Welcomed Two Global Village Teams in 2015

What a pleasure it was for us to host not one but two Global village groups this summer. We have hosted six groups in the past and have looked forward to the opportunity each summer to get to know these very special volunteers.

In June a group of 12 hearty souls came to help build the home of Sarah and John Gagnon and their children in Pownal. They came from all across the country, from New Jersey to the state of Washington and points in between. Ably led by Maria Winston and Kristin Diselhorst, this hardy group met the challenges of each day—not the least of which was way too much rain—with smiles and determination. They accomplished a great deal and we hope they enjoyed their time with us as much as we enjoyed having them.

August brought a second group of wonderful volunteers to our Manchester site to work on a home with and for Shannon Gordon, a single father, and his children. Bill Fitzgerald led this group of 11 people who came from far and wide and were young, older and somewhere midway between. They worked cheerfully and with purpose and when they left there was a completed shed where nothing had been before and windows in the house replaced the open air spaces.

Our sincere thanks to both of these groups. It was a pleasure to have them with us and we are grateful for their efforts and their positive energy!
Our Home Repair Program

Bennington Area Habitat completed its’ 15th home repair project this summer and has just embarked on our 16th project. Once this project is finished we will have helped 14 families since we started our Home Repair Program, formerly referred to as “A Brush With Kindness”. This program focuses on helping low income individuals, who already own their own homes, with minor repairs to their homes to make these homes accessible, safer, healthier, and more energy efficient.

This season, Barth Vander Els adapted a Pownal homeowner’s stairs so that they are now more manageable, affording her safe accessibility to her home.

We are currently very excited to be partnering with the United Church of Dorset and East Rupert on a project in Dorset. A volunteer team, aptly called “The Smash and Bash Brothers” led by Brian DeCesare and Rev. Jim Gray, have torn down a collapsed, rotten front porch entrance and will be rebuilding it. This front porch entrance has been inaccessible for several years. We are pleased to be able to offer this program of home repair, as it allows us to help additional low income households.

For more information on our Home Repair Program call our office at 367-1000.

Win Hoyt Golf Tournament

The 24th Annual Win Hoyt Golf Tournament was held October 14, 2015, at the Manchester Country Club. Although the original tournament date of September 30, 2015, had to be rescheduled to October 14th due to rain, plenty of teams came out to enjoy a day of golf in support of Manchester and The Mountains Chamber of Commerce and Bennington Area Habitat for Humanity. A few brief showers held no sway over the players, who got in a good round of golf on a beautiful course surrounded by the glory of one of the most magnificent falls on record in Vermont.

The annual tournament is dedicated to Winthrop Hoyt, a long-time Manchester resident who worked hard to support the business community and provided generous support to many area non-profit organizations. Win’s nephews, Bill and Tony Hoyt, make this event possible every year as a way to honor their uncle and continue his legacy of good works in the community.

We are grateful to the Corporate and Tee Sponsors who helped make this day a success. We thank Berta Maginniss, Chamber Director, and staff Kelsey Cottrell and Marilyn Lewis, Head Golf Professional Michael Harger and the staff at the Manchester Country Club, and Tony Hoyt, Barbara Price, and Alison Hill who formed the Golf Committee, for making this event possible.

Bill and Tony Hoyt, Berta Maginniss and Michael Harger get the tournament underway

Dorset Church crew with homeowner, Tom Burke

Front Porch Repair Project in Dorset
On May 31, 2015 it was RAINING!! And, it was moving day for the Shires ReSale Store from the Route 11/30 location to our newly purchased building – the former home of Evans’ and the Manchester Journal across from the Manchester Elementary-Middle School. Just three days earlier the ownership papers had been signed. Volunteers had immediately gathered to rip, remove, rebuild, clean, paint and plan. We were ready to move in! With a force of over 50 people and a lull in the rain, the contents of the Shires ReSale Store were moved; thus began a new chapter as the “Open” sign was hung that day.

Since June we have been organizing, retro- improving the building for efficiency and reduced energy use. Our 30 gallon water heater has been replaced by a small, wall hung point of service heater. The attic has been insulated, first with closed foam spray and then topped with 16” of cellulose. Many thanks to Jim Hand who has spearheaded our efficiency actions and to Charlie Stewart, Tuck Daniels, Paul Vigue, Carl Mohlenhoff and Jim White for their help getting the cellulose in place.

Our thanks to those businesses who have advised, assisted and performed much of the work at the store.

- **Weatherization Works:** (Bill Morrissey, Pawlet) - energy audit, attic insulation
- **Green Lights Energy:** (John DeLucco, South Burlington) – lighting improvements
- **Dorr Oil:** (Don Dorr, Manchester) – relocation of fuel tank
- **rk Miles:** (Manchester) for mega bags of cellulose, products and efficient service

Our sincere thanks to Amy Maier and Cheryl Young who coordinated store operations for 5 months during our transition. We are especially grateful to Ruth and Charlie Stewart who spearheaded and facilitated the opening of the Shires ReSale Store in December, 2013, and continue behind the scenes to supervise all things SRS.
Heidi Moore joins the Shires ReSale Store as Manager

Heidi Moore joined the Habitat team on August 13, as the new Shires ReSale Store manager. She brings years of interacting with the public in the food service sector, enthusiasm and energy to the sales floor. Heidi lives in Manchester and has a 2nd grader attending MEMS. He, too, volunteers and shops at the SRS. We are pleased to have Heidi on board and look forward to the exciting successes the ReSale Store will achieve.

Custom Built Heirloom for sale at the Shires ReSale Store

One-piece custom made Oak secretary-hutch: 3 drawers, fold down desk, cubbies and glass fronted cabinet on top. REAL WOOD throughout. An heirloom piece. $500 - Made by John Davies, master cabinetmaker and founding member of Bennington Area Habitat for Humanity. Thank you for this masterpiece, John.

The Shires ReSale Store is located at 51 Memorial Ave. across from the Manchester Elementary Middle School. Take 7A north from the roundabout for 2/10ths of a mile – Turn left after Maplefields Mobil station onto Memorial Ave.

The store seeks donations of new and gently used furniture, building supplies, appliances, tools, housewares, and home improvement products. Donations are accepted during SRS hours. Pickups can be arranged by calling Donations Coordinator, Ruth Stewart 802-362-1185. Donation Guideline information can be found on the SRS website.

The Store is open Thursday and Friday 11-4, and Saturday 10-4. Call during Store hours – 802-362-0964 Reach us by email at shiresresale@hotmail.com Check out what we have for sale at http://www.benningtonareahabitat.com/index.php/shiresresalestore

The mission of the Shires ReSale Store is to generate revenue and maintain profitability objectives in support of Bennington Area Habitat for Humanity’s operations through the acquisition, management and marketing of donated products. It will promote the mission and work of Bennington Area Habitat for Humanity in Bennington County, VT.
It takes PUPs to keep a store running! It is with sincere gratitude that we celebrate the core volunteers who help pick up the donations that keep the Shires Resale Store operating – the Pick Up People.

**Ray Farrarin** (and wife, Marie from Manchester) became representatives from St. Paul Catholic Church with Habitat’s Faith Relations Committee soon after they moved to Manchester in 2005. As liaisons between church and Habitat, they carried the message of need to their parishioners and public. Ray not only carried the message, but he answered the call to help with Habitat’s fundraising auctions. When the Shires ReSale Store opened 2 years ago, Habitat went from seasonal auction pickups to monthly and, now, almost weekly forays. Ray has been ‘barking’ from the driver’s side of the Store truck ever since as work PUP number one.

**Jim White** – (Shaftsbury) has long been a core volunteer at the build sites since retiring as Bennington County Forester. When he’s not swinging hammers, he is lifting and maneuvering furniture as a PUP. He hopes to earn his PUP ‘hoodie’ soon!

**Jim Nagle** – (E. Dorset) Wanting to become involved in the local community after moving here full time in 2013, Jim, luckily, chose to volunteer at the Shires ReSale Store. While his knowledge and expertise were welcome in the tools and building materials department at the Store, he is now a core crew member doing pick ups.

**Paul Vigue** – (Dorset) Paul is an excellent, young – muscled helper during his gap time from his educational pursuits. Thank you, Paul, for choosing to help BAH while you are in transition.

Beyond these core four, there are others who say yes when needed: **Charlie Stewart, John Cilio, Bryan Richheimer, John Jopling, Carl Mohlenhoff.** It does take a kennel of P.U.P.S to keep the Shires ReSale Store open!

“*I was a tom boy as a kid,*” Annette Griffith said. “*So I often thought about building with Habitat for Humanity as a volunteer.*”

**Annette Griffith—Volunteer Photographer at Gagnon Build**

Then Annette became disabled, and construction was no longer an option.

“I thought about working at the ReSale Store,” Annette explained. But the store is too far a distance for her from where she lives. When Bennington Area Habitat for Humanity put out a call for volunteer photographers at its two build sites, in Manchester and Pownal, Annette found her perfect Habitat fit.

“*Fred Kerner called me and said you needed a photographer,*” Annette said. Fred, a long-time volunteer with Bennington Area Habitat for Humanity, has been working most often at the Gagnon house on Swallow Hill Road in Pownal. “*Pownal was a close enough drive from where I live in Bennington,*” Annette said.

With her dog, Lydia, Annette has spent some Wednesdays and Saturdays at the Gagnon build site in Pownal taking photographs. This is an essential volunteer position. Annette is creating a record of the construction progress on the Gagnon home as well as visible memories of the many volunteers who are partnering with the Gagnon family to make their dream of homeownership a reality.

“*Lydia is a mobility service dog,*” Annette said. “*She keeps me upright, walks right next to me, and helps me if I fall because I can use her as a brace.*” Because of Lydia, Annette is able to get out and do something positive with her love of photography.

Annette said she became interested in photography in high school – she would ride her bicycle everywhere taking photos of nature. “*Then life happened,*” she said. “*Marriage, family, work.*” She set aside her love of photography.

When Annette became disabled, photography became a valued part of her life again. “*I needed something to do,*” Annette explained. She wanted to do good for other people, and her photography skills helped her do that. Annette has donated her photography to benefits for the Cancer Society and the Coalition for the Homeless. Now she is also donating her time as a volunteer with Bennington Area Habitat photographing the good work at the Gagnon build.

“*I think it is wonderful what Bennington Area Habitat does for the families,*” Annette said. “*Families get in to situations that they can’t get out of. It’s nice to see an organization that can help people get out of those situations and do better.*”
Homebuyer Selection and Support

Designing and building a Habitat home is, of course, challenging as well as rewarding. Every year, we are more adept at picking the right design for our families, and our volunteers are ever more experienced at putting up our homes with the help of our building committee, our site supervisor, and some key subcontractors.

Our hardest task turns out to be finding homebuyers. Given the extent of the need for affordable housing in Bennington County, how can this be? Over the last several years, our Homebuyer Selection and Support Committee has been challenged. Our families cannot make too little or too much money. They cannot have too much debt. Frequently we find applicants who qualify in most areas, but who have debt issues that preclude them from consideration. In the spring of 2015 Bennington Area Habitat worked with Neighborhoods to present a four part Financial Capabilities workshop which provided participants with a solid base of information upon which to make sound financial decisions. We are currently in the process of preparing to offer our own workshops. Helping families become qualified to become Habitat homebuyers is an important step in providing affordable housing to low-income families. As part of this efforts we hope to find several volunteers who are qualified and willing to work with families who need financial counseling. For more information please call our office at 802-367-1000.

Once prospective homebuyers are identified, they must be helped through the process of qualifying, including taking financial skills training. If accepted, they contribute sweat equity to the construction of their home. Once the home is built and the homebuyer moved in, most families thrive, while others experience difficulties, because a job is lost or someone becomes ill, for example. From the time they are selected each homeowner has a family support partner who is there to help them through the entire process and any challenges that develop and assure that they succeed in staying in their new home.

If you would be interested in working with our Homebuyer Selection and Support Committee please contact our office at 802-367-1000. We are always looking for others to join us in this important task of finding families in need of affordable housing. Our work changes lives!

We are actively looking for qualified applicants on a ongoing basis. Our challenge is to expand our outreach efforts so that all who would be good candidates are aware of the incredible home buying opportunity that Habitat offers. Habitat’s criteria for home ownership are very specific:

Applicants must have a definite need for better housing and reside in housing that fits Habitat’s description of inadequate or substandard. For example, it might be overcrowded, have severe structural problems, be in an unsafe neighborhood, need basic repairs that the landlord will not make, not fit the family’s need for handicapped accessibility, or require more than 50% of the applicant’s income.

Applicants must be financially ready to take on the long-term obligations of buying and maintaining a home. Habitat sets specific minimum and maximum income requirements, based on the size of the household. A stable employment history, evidence of an ability to manage money responsibly, and the ability to make monthly payments are also requirements. If an applicant’s income is high enough to qualify for a traditional bank loan, the applicant does not qualify for Habitat. Total income for a household should fall within $28,000 for a family of two to $50,800 (and in some cases $59,300) for a family of eight.

Applicants must be willing to partner with Habitat and work cooperatively from the time of selection until the mortgage is paid off. They must attend meetings with Habitat representatives to prepare for successful homeownership and must help build their home. Bennington Area Habitat for Humanity requires a minimum of 200 hours of sweat equity for each adult home buyer. When a couple is buying a home, the minimum total is 400 hours. A significant amount of the required hours should be completed at the construction site. Attendance at meetings and workshops involving homebuyer education is also a mandatory part of the sweat equity requirement.

Applicants must have lived or worked in Bennington county for at least the last twelve months. Habitat homes are often affordable to those in lower income levels because they are built almost entirely by local volunteers. There is no profit included in the sale price and homebuyers receive an interest-free mortgage. A homebuyer can expect to pay approximately $700 to $900 per month for the length of the mortgage, which could be for 25-40 years, and these payments include real estate taxes and property insurance.

For more information contact the Habitat office at 802-367-1000 or visit BenningtonAreaHabitat.com

Please share this information with those you know who might qualify for and be interested in a Habitat home!
Myths and Facts About Habitat for Humanity

There are many things myths surrounding Habitat and its work. How many of these myths did you once believe?

Myth: Habitat for Humanity gives houses away to poor people.
Fact: Habitat for Humanity offers homeownership opportunities to families who are unable to obtain conventional house financing. Generally, this includes those whose income is 30 to 50 percent of the area’s median income. In most cases, prospective Habitat homeowner families make a $500 down payment. Additionally, they contribute 300 to 500 hours of “sweat equity” on the construction of their home or someone else’s home. Because Habitat houses are built using donations of land, material and labor, mortgage payments are kept affordable. In Bennington County a typical Habitat monthly payment for a family of four would be approximately $775. this payment would cover mortgage, taxes, property insurance and association fees, if applicable.

Myth: Habitat houses reduce a neighborhood’s property values.
Fact: Housing studies show affordable housing has no adverse effect on neighborhood property values. In fact, Habitat houses have proven to increase property values and local government tax income.

Myth: Habitat homeowners are on welfare.
Fact: While some Habitat homeowners receive Aid to Families with Dependent Children, many more are working people. Typically their annual income is less than half the local median income in their community.

Myth: You have to be Christian to become a Habitat homeowner.
Fact: Habitat homeowners are chosen without regard to race, religion or ethnic group, in keeping with U.S. law and with Habitat’s abiding belief that God’s love extends to everyone. Habitat also welcomes volunteers from all faiths, or no faith, who actively embrace Habitat’s goal of eliminating poverty housing from the world.

Myth: Habitat for Humanity International dictates policy and practices for every local Habitat organization.
Fact: Local Habitat affiliates are independent, nonprofit organizations that operate within a specific service area within the framework of the Habitat Affiliate Covenant.

Myth: Habitat for Humanity is an arm of the government.
Fact: Habitat for Humanity is not an arm of the government. Habitat is an independent, nonprofit organization that accepts some government funds and other resources to help provide houses for those in need. We accept these funds as long as they do not limit our ability to demonstrate the love and teachings of Jesus Christ. Additionally, our local affiliates insert specific guidelines as needed to avoid becoming dependent on or controlled by government funds.

Myth: Habitat for Humanity was founded by former U.S. President Jimmy Carter.
Fact: Habitat was started in 1976 in Americus, Ga., by the late Millard Fuller and his wife Linda. President Carter and his wife Rosalynn (whose home is eight miles from Americus, in Plains, Ga.), have been longtime Habitat supporters and volunteers who help bring national attention to the organization’s house-building work. Each year, they lead the Jimmy Carter Work Project to help build houses and raise awareness of the need for affordable housing.

“Our human compassion binds us one to the other—not in pity or patronizingly, but as human beings who have learned how to turn our common suffering into hope for the future.”
Nelson Mandela
If I give to Habitat for Humanity International will my contribution be used to build homes in my area of Vermont?

- The simplest way to be sure your contribution is used in our area is to contribute directly to Bennington Area Habitat for Humanity and designate your gift for use in the local community. (Bennington Area Habitat tithes ten percent of unrestricted donations to Habitat International)

- If you contribute to Habitat for Humanity International and want your gift to be used locally, you need to designate this when you make your contribution. Indicate you want your donation to go to Bennington Area Habitat for Humanity.

Consider Leaving a Legacy

The support we receive annually from our community is tremendous, yet to our knowledge, many of the people who year after year help our affiliate to grow have not yet considered providing for our continued success through a bequest. A common misconception is that there is no point in making such a commitment unless you have a lot of money to give. This is simply not true! As we are fond of saying, “the only gift too small is the one not given.”

A second misconception is that making a bequest is expensive and requires a lawyer. Again, not true. Making a beneficiary change on a bank, IRA or insurance account takes a few minutes and does not require a lawyer. A statement that a fixed percentage of the value should go to Habitat is all that is required.

If you are older than 70 1/2 and are required to take a distribution from your IRA, you can donate a part of this distribution to BAHFH without having to declare the transfer as income.

A bequest to Bennington Area Habitat for Humanity of a specific amount or percentage of your estate can be accomplished with a simple codicil to your will. The language of the codicil would read: “I give, devise and bequeath to Bennington Area Habitat for Humanity the sum of $___ for the benefit of BAHFH and its general purposes.”

We invite and encourage everyone who supports our mission to consider making a legacy gift to our affiliate. Making a legacy gift is a means through which a committed supporter can continue to make a real and lasting difference for the community and for families in need of a helping hand. Legacy gifts will play a vital role in ensuring the work that we are undertaking today can continue well into the future.

Please contact Susan Sommer at 802-367-1000 to discuss the options that are available to you.

I would like to help build homes for more families in Bennington County. Please accept my donation of $_______

____ Please use my gift for homes in the local community

Name________________________________________________________

Address______________________________________________________

City, State & Zip______________________________________________

Please send me the E-Newsletter once a month____________________

Make checks payable to Bennington Area Habitat for Humanity
and mail to PO Box 1159, Manchester, Vermont 05254
Save the Date for our Annual Potluck Dinner
Once a year we get together for great food, good company and stimulating conversation!
We hope you will join us!
Saturday, January 16, 2016
5:30
East Arlington Federated Church
Ice Pond Road
Kindly call the office to let us know you will attend - 802-367-1000

Grigs Markham and Eric Green provide assistance in managing our website.
Ruth Stewart is our E-newsletter editor.
Sandi Hedman designed and edited this newsletter.
Express Copy prints our newsletter.

Receive our E-newsletter, a monthly e-mail update with the latest news about what our affiliate is doing locally. We promise not to send you more than one e-newsletter a month and we do not share our e-mail lists.
To subscribe, please contact us at benningtonhabitat@yahoo.com

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