We have received many compliments about the designs of our homes on Jennifer Lane. Once we knew we would be able to purchase land on Jennifer Lane, we were fortunate that area architects, home designers, and energy efficiency experts chose to become involved. Over the years, we have had many meetings to discuss the pros and cons of various designs, building techniques, and building materials. Drive through Jennifer Lane, and you will see one home designed by Ramsay Gourd Architects, one designed by Larry Kolloff of Rockwood Design, one by Bill Badger of Badger and Associates with assistance from John La Vecchia, Designer at r.k. Miles, one by Russ Van Vleck and John La Vecchia, and two by Greg Boshart of Maple Valley Design Build. These homes benefitted greatly from the helpful contributions of Jamie and Thomas Hand, then of Hand Energy Services, Alan Benoit of Sustainable Design, and then Building Committee Chair, Cliff Beebe, who designed three previous Habitat homes and supervised the construction of four of them. The design team developed designs that are aesthetically attractive, fit well with the neighborhood, are highly energy efficient, as well as affordable to build and maintain. Each of these homes has received Efficiency Vermont’s highest 5++ rating for energy efficiency.
Bennington Area Habitat recently received a generous contribution of $1,000 from Stewart’s Shops in support of our mission to help people who live or work in Bennington County to enjoy the security of having a safe, affordable and sufficient place in which to live.

Susan Dake, President of the Stewart’s Foundation, wrote that “Stewart’s is an employee and family owned business with a long-term commitment to our customers and the communities in which they live. Stewart’s contributes approximately 5% of our profits to charity. Our budget for 2014 is $2,500,000.”

Monica Knorr, President of the Habitat Board of Directors said, “We are very grateful to Stewart’s Shops for their generous support of our work and for their strong commitment to the community.” We have used the gift to purchase building supplies for the two homes that are being built this fall on Jennifer Lane in Manchester.
In 2010, we recognized that we were struggling to accomplish all we had undertaken and wished to undertake in Bennington County. The acquisition of 11 acres on Jennifer Lane in Manchester with the requirement to manage considerable infrastructure work, well beyond anything we had ever done before, forced the issue. As luck would have it, Habitat International received funding from the Department of Housing and Urban Development (HUD) to help affiliates striving to build more homes. In our case, we had been building one home a year as an all-volunteer organization, and we wanted to move to building two homes a year. To realize that goal, we had to double everything: raise twice as much money and attract more volunteers.

The Capacity Building Grant application asked us to quantify our objectives, which was a daunting task. Dare we aim to build 4 houses in 3 years when we had never built more than 1 a year? Could we build two houses a year on Jennifer Lane by 2014 and manage all the infrastructure work? Could we move to building two homes a year, one each in the northern and southern part of Bennington County in 2015? Was it reasonable to also continue A Brush with Kindness (ABWK), our program to make badly needed minor repairs in the homes of low-income people? We knew we couldn’t achieve this level of service with an all-volunteer organization. We applied for the grant to help us make a successful transition from an all-volunteer organization to one that had professionals to support its cadre of volunteers to implement our significantly expanded scope of service.

Ninety-five affiliates applied for these grants, and we were fortunate to be one of thirty-one affiliates that received an award. We received $95,000 over a three-year period to support compensation and board and staff professional development. The most significant benefit was funding to hire a full-time executive director, Dick Malley, in 2011, our first ever full time staff member. We also hired a part-time administrative consultant, Alison Hill. In late 2013, we opened our re-sale store and hired a part-time store manager (Norma Will), and, in mid-2014, we brought on board a part-time community relations associate (Mari Bennett) to help us increase awareness and service in the Southshire. We were successful in fundraising and, as of August 2014, when the Capacity Building Grant ended, we had sufficient funds in our budget to continue our increased level of service to our community.

Testimony to the self-confidence these achievements have given us, we undertook a new strategic plan in the fall of 2013. With the invaluable help of an organizational development consultant, Tami Page, from Habitat International, we queried the community and ourselves about our vision and goals in improving the stock of affordable housing. We committed to continuing to build two homes a year, as well as continuing ABWK. We are celebrating the completion of the Capacity Building Grant, because we know that without it we would not be the strong, committed organization that we are today.

Monica Knorr, Board President
The Shires ReSale Store has enjoyed phenomenal success in the ten months since it opened. We are well positioned to reach our goal of realizing sufficient income over expenses to buy land and to purchase building supplies for a home every three years. Additionally, we know that having a place to donate home goods and furniture, tools and building supplies keeps things out of the landfill and enables people to purchase good items of value at a reasonable price. Our store is a win-win for all involved!

The community support that the store has received is truly incredulous. A couple of months ago young Max O'Leary of Dorset showed up at the Shires ReSale Store with two Adirondack lawn chairs. On his own he had conceived and carried out the construction of these chairs to donate to the Shires ReSale Store and support the work of Bennington Area Habitat. Max's simple act of giving has already made a difference.

Over 55 volunteers have contributed to the success of our Store. We are most fortunate to be led by a dynamic tag team of Board Member, Ruth Stewart, and Store Manager, Norma Will, formerly of the Vermont Country Store. Several other people have taken on important support and leadership roles, including Charlie Stewart, Dick Bailey, Rosalie Fox, Ray Ferrarin (pick ups) Cheryl Young, Rhonda Ruggles, David Nichols, Monica Knorr, Joe Will, Julie Hoyt, and Jon Prial. Additionally, we would like to acknowledge support from Andy Devries at Hard Pack and Bill Pronovost from P&F Appliances who occasionally volunteer their trucks and crew to transport donations.

Do you want to make a difference? The Shires Resale Store urgently needs volunteers to help staff this 'new' store in Manchester. Work shifts are 2-4 hours; commitment can be as little as once a month to every day the store is open.

Volunteers are also needed to help pick up donations from the Southshire to the Northshire. If you have strength, desire and time to lend a hand, adventures await you.... new places, new faces. This is a chance for those who are not ‘builders’ but admire the Habitat mission to become involved by volunteering at the Store.

Please check the website, http://www.benningtonareahabitat.com/index.php/shiresresalestore, for pictures of what’s for sale or information about donating, volunteering, contacting or shopping.

The Shires ReSale Store is located east of Manchester at 2012 Depot Rd (Routes 11/30). It is ½ mile east of the junctions of Routes 11/30 and Route 7, or 2 miles east of the round-about.

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**New Hours for Shires ReSale Store**

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**Shires ReSale Store**

Located in the old Skier’s Edge Building

Route 11/30 East of Manchester

Beginning November 6, 2014

Shires ReSale Store will be Open

Thursdays and Fridays 11-4

Saturdays 10-4.

Closed on Sundays.

The Store will be closed on November 27 and December 25th and 26th.
Israel Congregation of Manchester Jumps on Board as ReSale Store Volunteers

When Bennington Habitat’s Executive Director Richard Malley came to speak at Israel Congregation of Manchester (ICM) early last winter, he was elated with the enthusiastic response from congregants who shared his belief in Habitat’s mission and vision. Those who weren’t comfortable wielding a hammer and nails at the build site found a way to get involved through the Shires Resale Store which opened its doors last December and has been going “great guns” ever since.

“It was a natural for ICM to get involved with Habitat locally,” explains Cathy Rano, chair of the Tikun HaNefesh Committee whose members give back to the community through hands-on outreach to various nonprofits in the Northshire. “The Habitat mission – ensuring that everyone everywhere has a healthy, affordable place to live – speaks to the importance of home and community in Jewish life.”

The outpouring of engagement from ICM’s members has helped to keep the store’s doors open and the cash register ringing. Since the store is run primarily by volunteers, the money raised from sales goes directly to Habitat’s home-building efforts while keeping things out of the landfill. It’s a win/win!

“My husband Harry and I responded to the call for help, and we haven’t looked back since,” states Sandy Stein who quickly got over the initial jitters of undertaking a new task. “Everyone at the store has been so friendly and welcoming. It’s not only enjoyable but also satisfying to be able to make a difference for families in need.” Habitat helps families break the cycle of poverty and build long-term financial security through home ownership; with an affordable and stable home, families have more to spend on food, medicine, child care, education and other essentials.

“The quality of the merchandise – from the furniture and rugs to lamps and artwork – is really exceptional and quite varied. As a trained artist, I enjoy helping people see design possibilities and new uses for many of the furnishings.” Katz notes that the store also has a basement filled with building materials, tools, household appliances, and construction-related items.

“Who would have thought that, at this stage in life, I’d discover a hidden talent?” exclaims Rosalie Fox who now comes to the store weekly to rearrange the furniture into attractive settings. “People might call this ‘restaging’, but I call it giving people an idea of what each piece of furniture might look like in their home.”

Whether it’s a few hours or a regular commitment, volunteers are always needed to help keep the store open and running. In addition to individuals and couples who give their time, area houses of worship are also a vital source of person-power to ensure that Habitat fulfills its vital mission. We hope that other congregations will choose to become involved.

To find out how to get involved with the Shires ReSale Store, contact Norma Will, Shires Resale Store manager, at 802-362-3071.

Volunteers are Needed!

Volunteers are working hard at our two build sites on Jennifer Lane in Manchester to meet the goal of completing both houses by early winter. We need more help to do this!

We build on Wednesday and Saturdays from 8:30am-2:00pm.
We hope you will consider working with us
Contact Habitat at 802-367-1000

and.....

Our Shires ReSale Store is growing beyond expectations. We need more volunteers to staff the store, more help cleaning, pricing and setting up the merchandise and more help picking up donations.
Come grow with us.
To find out how to get involved, contact Norma Will, Shires Resale Store manager, at 802-362-3071.
## Homebuyer Selection and Support

Most folks imagine that designing and building a Habitat house is the hardest thing we do. It is, of course, challenging and 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.

Difficult as that might seem, it turns out to be even harder to find 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. And, they must demonstrate their need for better housing. 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. Their assigned family support partner is there to help ensure they succeed in staying in their new home, while addressing these challenges.

For eight years, Kathy Malley was a member of the BAHH Board, and chair of the Homebuyer Selection and Support Committee for twelve years. She worked tirelessly to improve the process by which we identify homebuyers and help them become successful Habitat homeowners. Last year, Kathy decided to find other worthwhile activities to fill her time but not before producing an excellent Homebuyer Manual which serves as a resource for newly selected homeowners and their support partners, and not until she had recruited two people to replace her. We warmly thank Kathy for her enormous contribution to our affiliate.

We welcome Sandi Hedman, former board member, and Keld Alstrup, current board member, as co-chairs of the committee. Along with Sandi and Keld, Nancy Cilio, Monica Knorr, Chris and Gretchen Lima, Mary Ann Mento, Robin Mowrey, and Stan and Loretta Reisman are members of the Homebuyer Selection and Support Committee. We are always looking for ways to improve our outreach to people who are in need of better housing who live or work in Bennington County. Please share your suggestions with us.

## Searching for Habitat Homebuyers

Jennifer Lane was again this summer a very busy place. Two homes are under construction, hopefully to be completed and ready for their occupants by early winter. During the summer of 2015 Habitat plans to build one home on Jennifer Lane and one on Swallow Hill Road in Pownal, very near to where we built our first home with and for Doreen and Fred Miller and their family in 1999.

We are actively looking for qualified applicants on an 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 homeownership 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 $24,000 for a family of one to $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.

Please share this information with those you know who might qualify for and be interested in a Habitat home!
Before the start of last year’s hockey season, The Berkshire Bank selected several Habitat affiliates to benefit from their Hockey 4 Housing grant. Each penalty kill by the Boston Bruins resulted in a donation earmarked for Habitat. At the end of the season, our affiliate was fortunate to receive $4,000. And, we just learned that they are going to repeat the promotion again this year. Go Bruins!

Led by new board member, Niki Scribner, Berkshire Bank employees participated in build days at the Ruggles and Carmouche-Shum homes. The Bank of Bennington and the Merchants Bank also made grants of support and participated in build days. In addition, The Bank of Bennington served as our sponsor for a successful grant application to the Federal Home Loan Bank of Boston. As a result three families will have their mortgage reduced by $30,000, a tremendous help, making their monthly payments more affordable. The Heritage Family Credit Union made a grant to help purchase building supplies.

Hockey 4 Housing, sponsoring us for grant applications, encouraging staff to take a day from work to volunteer, and making direct financial contributions represent creative ways of supporting Habitat’s work and a tremendous commitment by our area financial institutions to the community in which their employees live and work. It is not how much, but the spirit with which our financial institutions support our community, and the spirit is just right!

June 22nd was a very special day for Mikhaila and Rodney, and their children, Nassier, Sakye, and Neveah. They were joined by family members and many of the volunteers who had worked with them to build their house. After a simple ceremony, they began moving their belongings into their home.

The home was designed by Bill Badger, Badger and Associates, with assistance from John LaVecchia, designer for r.k.Miles. The home features one bedroom and a large family room on the first floor and three bedrooms on the second floor.

The manager of the Manchester branch of The Bank of Bennington, Jim Comar, spoke on behalf of the bank.

Family Support Partner Kathy Malley congratulated the family and made a special presentation.
Leadership Transitions

Having grown up in the Rocky Mountain west, Dave Low was first introduced to the beauty and wonder of New England when he attended Williams College. Dave worked for 42 years in independent school administration; while at Blair Academy in New Jersey, he was a colleague of Executive Director, Dick Malley. Dave first became involved with Habitat when vacationing at his Vermont home in Pownal. He helped with the Reed and Siegrist homes and worked with Barth VanderEls on our Brush With Kindness projects. When he and his wife, Candy, retired to Pownal in 2011 they became involved in volunteer work for organizations in Vermont and Massachusetts, including Habitat, Williamstown Rural Lands, Williamstown Elementary School and the Pownal Elementary School.

Accepting that they will always be regarded as “flatlanders,” Dave and Candy have embraced their new Green Mountain state and Dave recently accepted our invitation to join the Habitat Board of Directors.

When asked why he had accepted, Dave said, “I have long appreciated Habitat’s mission, and retirement to southwestern Vermont gave me the opportunity to get involved. My goal is to assist BAHFH in its efforts to expand its scope of service in the southern part of Bennington County by identifying potential building and Brush With Kindness projects and families to benefit from them while also broadening our core of contributors. Southwestern Vermont is a beautiful place to live and work, and Habitat’s efforts can only make things better for families who appreciate the area and elect to become or remain contributing citizens. With its goal of making safe, clean and affordable home ownership possible for deserving, hard-working families, Habitat for Humanity is a welcome partner in this Green Mountain, can-do state.”

We were pleased to welcome Niki Scribner to our board at our September meeting. Niki has worked for Berkshire Bank for two and a half years as the Regional Manager in the North Country, which consists of 6 branches in VT and 6 in the Adirondacks of NY. She is responsible for 75 people. She was previously with TD Bank in a regional capacity as well.

Niki first became involved with Habitat when she organized groups of bank employees to help build several of our homes on Jennifer Lane. It became clear to us that Niki’s involvement with building and her interest in Habitat’s mission went well beyond her professional involvement through the bank. When asked why she joined our board, Niki said, “Being on the Habitat board is a great opportunity for me to work with people from many different walks of life. Some might be volunteers from the community or different companies while others might be Habitat families doing their sweat equity. Habitat is all about people. I love making connections with people and, if I can help someone through Habitat, then that’s the biggest win there is!”

Niki will initially serve on the Resource Development Committee, and she is also interested in becoming involved with the family selection process. Niki loves the fact that Habitat is all about hard work, and is not a handout. She particularly likes the sweat equity program as new homeowners develop a sense of accomplishment and pride in their home.

She is married to Greg, Customer Care Manager for Process Solutions, LTD - a Canadian software company based out of Edmonton, Alberta. They have three kids, Gabriel, 19, a second year student at SUNY Adirondack, Rheagan, 18, a freshman at Bryant University and Bailey, 17, a senior at Granville Central School who hopes to attend RPI in August 2015. Greg and Niki live in Granville with Bailey, four cats and three dogs!

Bennington Area Habitat’s strategic plan prioritizes building a home in the southern part of the county in 2015 and looking for other opportunities for 2016 and beyond. Our first step was to purchase land in Pownal. The board then established a part time position for a Community Relations Associate.

We were very happy that Mari Bennett, a resident with deep roots in Bennington accepted the offer. Mari will work an average of eight hours a week with area residents and stakeholders to strengthen volunteer and financial support for our construction activities in the Southshire.

Mari owns and operates an organic farm in Bennington and gained considerable building experience as the owner of Amidon Construction from 2000-2006. Currently Mari is a part time student pursuing a degree in law, and she plans to practice in Vermont. Mari brings considerable energy to her work with Habitat. A self-starter, she is passionate about Habitat’s mission of assisting hard working lower income residents to capitalize on the benefits that come with helping to build and own their own home.

Mari brings with her the goal of revitalizing neighborhoods through renovation and repair in addition to new construction, and we are looking for opportunities in and around Bennington. Mari believes in strengthening communities that are the root of our Vermont heritage in order to help families continue as residents for generations. Four generations of Mari’s family have lived in Vermont. Mari understands the economic challenges that face hard working Vermonters and looks forward to helping people through her new role with Habitat.
**David Nichols is not a carpenter, but he is a builder...**

_A reflection by Dick Malley_

When David and I first discussed his joining our board of directors, I remember being surprised and very happy to learn that David was keenly interested in serving on our Resource Development Committee. In my experience as a board member and with working with boards, I have always been privileged to work with people who have been passionate about the organization’s mission but seldom have found people enthusiastic about asking people, especially people they know well, to make a generous donation in support of the organization. When David joined our board and took responsibility for chairing our Resource Development Committee, David was clearly the right person at the right time for us. In the past few years, we have made remarkable progress because we have had the resources to support our mission. David’s leadership is a big reason for our success.

David was asked why he spends so many of his waking hours serving area non-profit organizations. David cited Mahatma Ghandi and Saint Francis of Assisi, “In order to truly find yourself, you must lose yourself in service to others,” and “For it is in giving that we receive.” Fortunately for our community, many people share David’s desire to serve others.

But why choose to devote so much time to Habitat? David is not a carpenter, but he is a builder. He was drawn to Habitat because he admires the concept of assisting hard working people to help themselves. He likes being part of an organization that “gives a hand up, not a handout” and the model of homes sold with no profit, with no interest mortgage payments that in turn help other people in need of better housing is compelling to David.

As Chair of our Resource Development Committee, David has not been shy about asking others to join him in supporting Habitat’s service to our community. Always considering other sources of income, David encouraged our board to take a leap of faith to open our Shires ReSale Store. David believed that people would contribute generously to the store and that, once the word got out, there would be a steady stream of people who would benefit from finding good quality items at reasonable prices. David was absolutely right. The success of the store fits in perfectly with David’s focus on providing the resources that our affiliate needs to become a truly sustainable organization. David estimates that our cash flow from our mortgages, annual appeal, and store will be sufficient to support our current level of service by the time we complete our 25th home. Thanks to David’s good work, constant optimism, and laser focus on what we need to do to become a sustainable organization, we have made excellent progress towards that goal.

Last July, we welcomed a team of 12 volunteers from five different states and Australia to Vermont for a week’s vacation with a difference. They were led by an experienced team leader, Gary Haberlan from Colorado, who has led many trips to parts of the United States and to other countries. Several members of the team had been with Gary before and they blended beautifully with the new recruits. The team included one father-son and one father-daughter team. Peter VanVleck and Olavi Wirkki did a terrific job organizing a great week of construction.

The _green welcome carpet_ was rolled out! Ellen Leeds made sure that our team was well fed, from breakfast, to the mid-morning coffee break, lunch, and dinner! The week began with a festive dinner at Gringo Jack’s. Our Jennifer Lane homeowners made tasty snacks each day for the mid-morning break, area congregations provided lunch, and the First Baptist Church of Manchester and the Federated Church of East Arlington, hosted the team for dinner.

During the week, the team was treated to dinner gatherings at Christina and David Nichols’ and Ellen and Roger Leeds’ homes. They were treated to a great tour of Hildene and managed to work in a hike to the Equinox Pond. The team had a great time and tremendous progress was made on both the Van Vleck and Benson homes.

Suffice it to say that our team felt very welcome and were treated like the honored guests that they were by Vermonters. We will be kept warm all winter by the memory of the great spirit of the Global Village Team, the way they worked with each other, and their contribution to our community.
Honoring Our Core Builders

The Jennifer Lane Homeowners Association hosted a gathering on September 14th at the site of the Benson and Van Vleck homes in honor of Core Builders and in celebration of Noble Levesque. The idea for doing something formal like this event was sparked by our Board’s desire to annually celebrate and remember the outstanding contributions of Noble Levesque and the cadre of builders that follow his example.

Noble, who passed away several years ago, brought tremendous skill, dedication and a wonderful sense of humor to his work at Habitat. Whenever we worked with Noble, we knew whatever it was he was doing would be done to perfection. Noble’s sense of fun made everyone who worked with him glad that they were there with him.

Many of our Core Builders were able to be there. We were very pleased that Noble’s wife, Betty, and daughter, Andrea Hogan, and Noble’s dear friend, Barth Vander Els, former board member and member of our core building team, were able to join us.

We thought it most appropriate to have this celebration on Jennifer Lane and grateful that Jennifer Lane homeowners, Roy and Brenda, Mikhaila and Rodney, Randy, Russ and Lyn, prepared a feast. Nancy Cilio and Ellen Leeds did a great job organizing the gathering.

What is a core builder? Over the past four years, four hundred and seventy-two different people contributed at least four hours to building on site or with our Brush with Kindness program for a total of 13,482 hours! We could not invite everyone, so we cut it off at those who contributed 50 hours each. Thirty-one of our volunteers contributed at least 50 hours for a total of 9,500 hours!

Two volunteers topped the list. Charlie Stewart contributed 973 hours and John Cilio contributed 1,016 hours!

We have used numbers to quantify the tremendous contribution of our builders – people who take time out of their busy personal lives to share their talent to help others. It is how these individuals go about their work every time they come to build that makes Habitat’s mission possible. Their qualitative contribution – working with homeowners – teaching rookies how to build – patience in helping people pound their first nails – works – it works well. We are blessed to have such a great group of dedicated volunteers.

We cannot thank our core builders enough for all that they have done and continue to do to make the dream of living in a safe and affordable home come true for hard working families in our community.

Core builder and skilled carpenter John Cilio

Hazel and Oliver Durand

Happy was the day when Hazel and Oliver Durand came to build for the first time on the Ruggles’ home. They immediately caught a serious case of Habititus and they haven’t looked back since. They are a great tag team and are members of our Core Building Team. They are willing to pitch in wherever they are most needed. Oliver is an experienced and very skilled builder. There is not much about building that Oliver doesn’t know or hasn’t done. We are very grateful to Hazel and Oliver for all that they contribute. They work hard, and come each day with a cheerful and positive spirit that is infectious.

“In order to truly find yourself, you must lose yourself in service to Others.” Mahatma Ghandi
Volunteer Spotlight—Charlie Stewart

In so many different ways Charlie makes a difference. Charlie sees a need and quietly gets it done; and it is always done well! Singlehandedly, Charlie keeps us organized. He has taken an inventory of what we have for building supplies and tools and knows where to find them, in storage at A Safe Place Self-Storage, in the Northshire or Southshire trailers, or in one of our sheds. When we need a new tool, Charlie often is able to find just what we need at a good price on Craig’s list that makes our dollars go further.

When we decided to open the Shires ReSale Store in the old Skiers Edge building, it needed considerable work. Charlie developed a plan that made the store work for us, made it more energy efficient, opened up the first floor for sales, built a stairway to the lower level that was safe, made a downstairs entrance for larger items, repaired the heating system and always assesses donated tools and building supplies for sale or for possible use at the build site.

Charlie leads by example. He works hard. He always has something to say that can make us laugh. One of our core builders, Charlie has contributed just under 1,000 hours in the past four years working on the Lewis, Cooper, Ruggles, Carmouche-Shum, Benson, and VanVleck homes (and this does not include the countless hours he spent preparing the Shires ReSale Store to open or driving to pick up items to sell at the store!). To say that Charlie makes a tremendous difference is an understatement!

Win Hoyt Golf Tournament

September 27th was a picture perfect early fall Vermont day. The golf course was in beautiful shape, and the staff of the Manchester Country Club could not have done more to welcome 80 golfers who participated in the 23rd Win Hoyt Golf Tournament. The annual tournament honors Win Hoyt, who served as the director of the Manchester and the Mountains Regional Chamber of Commerce. Win worked hard to support the business community and provided generous support to many area non-profit organizations. The tournament honors Win and his strong commitment to the community that he loved so much. The participants and sponsors, led by Casella Waste Management, followed his example by having fun while all the time knowing that the proceeds from the sponsors and their golf fees would support Habitat’s work in Bennington County and further the work of the Chamber of Commerce.

The weather was not only perfect, but there was a lot of great golf played. Winning top honors for the women’s team were Barbara Little, Barbara Price, Jen Shaw and Kathy Mosenthal (pictured). The prize for the best men’s team went to Tim Apps, Charlie Cave, Scott Senecal, and Mark Senecal. The Ball Drop was won by Pat Gordon from the Bromley Team.

Golf pro, Michael Hargar, did a great job getting the club ready for a great day of golf. Led by Berta Maginniss, the Chamber of Commerce staff of Linda McLenithan, Marilyn Lewis and Kelsey Cottrell did a terrific job organizing the event. Alison Hill, Bill Hoyt, Barbara Price, and Tony Hoyt helped recruit players and sponsors for the tournament.

“For it is in giving that we receive.” Saint Francis of Assisi
Southshire Plans

A key component of our Strategic Plan was to focus more on the southern part of Bennington County in the next several years. Thus, last fall, when Fred Miller, our first homeowner, urged us to consider buying land near to where Fred and Noreen live in Pownal, the timing was perfect. One thing quickly led to another, and before we knew it, we were the proud owners of a beautiful piece of land that is located in a fine neighborhood. Close to Williamstown and Bennington, it is a great community in which to live and to raise a family.

Our next step was to invite people to form a Steering Committee to help us plan for the build, to find a family, and interest people in supporting our work through volunteering to build, to serve on a committee, and to raise awareness and funds in support of our work. Three meetings were held, and a lot of good ideas were developed.

Beyond the plans for new home construction in Pownal, the Steering Committee whole-heartedly endorsed our plan to continue our Brush With Kindness projects of minor repairs making homes safer and more energy efficient for lower-income homeowners. Barth Vander Els has organized that program for the last three years, and these projects, while small in scope and not needing many volunteers, have made a significant difference. Curt Merrow, Jim Goodine, Dave Low, Jim White, and Dean Hanson, to name a few, have been very helpful to Barth in completing this work.

To successfully implement our plan for the Southshire, our board agreed to hire Mari Bennett on a part time basis to serve as our community relations associate for the Southshire. Mari, a long-time area resident, has extensive background in construction, and loves Habitat’s mission and approach to working with lower-income families. Mari’s job is to coordinate our efforts in the Southshire.

Chris Ponessi has taken responsibility for the engineering design and coordinating the site work. Curt Merrow is working with others to plan the construction. Alicia Romac and Andrea Lampron focused on getting the word out for home buyer selection and worked with Homebuyer Selection co-chairs, Sandi Hedman and Keld Alstrup. Our immediate goal is to clear the Pownal land this fall and early spring, put in a septic system and well, and to put a storage shed in place. Next, we hope to announce the selection of a homebuyer by January, then to pick a design that meets the needs of the family, and to break ground soon after the snow melts.

An integral part of our strategic plan is to continue to build in the southern part of Bennington County in 2016, and 2017. We are looking for additional property now, not just vacant land, but we are also considering property that has a home that would be a good candidate for a whole house renovation. Members of the Steering Committee are actively exploring opportunities and anyone with suggestions is encouraged to contact us at 802-367-1000 or bennhabitat@yahoo.com.

Welcome to Marilyn Lewis and Love, Cody and Company Accountants

Starting with fiscal year 2011, Colleen Parente became Bennington Habitat’s first bookkeeper. Up until then our books had been well kept due to the tireless work of treasurers, Harry Chandler and Bill Melhado. With each new homebuyer we served and the decision to purchase land on Jennifer Lane, our financial record keeping became increasingly complex and we needed a professional bookkeeper and an annual audit. Colleen worked well with our auditor, Thea Kelly, over the years but recently decided to move closer to her family on Long Island.

Before she left, Colleen effected a smooth transition to our new bookkeeper, Marilyn Lewis and a new accounting firm, Love, Cody and Company of Bennington. We are grateful to Colleen and Thea for their good work and welcome Marilyn and Steve Love.

If you know of a family that you think might qualify for a Habitat home, please share our information with them and encourage them to contact us at 802-367-1000 to investigate whether they might qualify. Information about becoming a Habitat Homebuyer is also available on our website at www.benningtonareahabitat.com
At 34, Marlito Sarda had seen his share of natural disasters in the Philippines. But the earthquake that struck the island province of Bohol in 2013 was different. “I thought it was the end of the world,” Sarda says.

At the time, he shared a small house with his ailing mother and three nephews. His mother suffered serious injuries in the earthquake and died soon after. Sarda and his nephews pitched a ragged tent of plastic scraps a short walk from their collapsed home.

Then, just three weeks after the quake, Super Typhoon Haiyan — one of the strongest storms ever to make landfall — devastated the islands, killing more than 6,000 people and delaying recovery efforts.

By early 2014, brightly painted orange-and-yellow Habitat houses had started dotting Bohol’s lush landscape like beacons of hope. Sarda and his nephews soon moved into one of 70 houses funded by the Union Bank of the Philippines. The houses use an innovative technology of bamboo-reinforced concrete over metal framing that makes them much more flexible and resilient than traditional concrete blocks.

Sarda’s new home can be expanded as his resources allow. For now, he and the boys — aged 6, 8 and 20 — keep the one-room house in pristine order, with a neatly made bed in one corner and a tall bookcase separating sleeping space and living area.

It’s a simple home, Sarda says. But compared to four months of sleeping on scrap materials under a tarp, it is a palace. “It will be much easier to take care of my nephews and keep them safe in this new house,” he says. “I feel good about that.”

Together, poverty and inadequate housing create a kind of slow-motion disaster, one that Habitat for Humanity has been helping to reverse for more than 30 years.

But sometimes bad fortune comes much, much faster. In seconds an earthquake, tornado, flood or storm can obliterate a city or village, leaving death and dislocation in its wake. And low-income families in substandard housing are always among the most vulnerable.

That’s why **Habitat has helped more than 200,000 disaster-affected families in 44 countries** including the U.S., providing both immediate assistance and the promise of a safe, stable home to return to when the crisis has passed.

We call our approach “Pathways to Permanence” because the best way to assist families standing in the path of both kinds of disaster — fast and slow — is to find lasting solutions to their shelter needs. So much follows from that: better health, access to education, stronger communities, thousands of lives turned toward peace and promise.
The home for Russ and Lyn Van Vleck and their two children, Christa and Cassidy, started in early July, is well underway. For Russ, an experienced and talented builder, it is a labor of love to be building his own home. His father, Peter, is serving as the site supervisor and is frequently joined by Chad Paustian and many volunteers. The Van Vleck home should be ready in time for the Christmas holidays.

The home for Janet and Tyler Benson, and Janet’s parents, Tony and Pat Evans, is coming along well. The home was designed by Greg Boshart of Maple Valley Design Build. The first floor includes a bedroom, a large family room, and bathroom. The second floor has a bathroom and two bedrooms.

The Benson build is being organized by first time site supervisor, Curt Merrow. A recently retired builder, Curt first became involved with us as a volunteer for the Ruggles home. We quickly learned that Curt was a very skilled builder. He filled in for Peter Van Vleck as site supervisor a few times, and Curt showed tremendous patience and skill in working with volunteers of all skill levels. Curt also has been helping Barth with our Brush with Kindness projects in Shaftsbury and Bennington.

Building a home two days a week with volunteers from beginner to expert and everything in between is a challenge. It takes a special temperament to be successful in this role. We are very pleased that Curt accepted our invitation to serve as site supervisor for the Benson home. He also is helping us plan for the home we will be building in 2015 on Swallow Hill in Pownal.

Curt worked for 30 years in residential construction, 25 years as a foreman, all for Art Carlucci and Son, Inc. in Shaftsbury. After he retired in June of 2013 he knew he would keep busy doing projects on his 120 year old farmhouse. He also wanted to do some volunteer work. Curt wrote, “But it wasn’t until I met Dick Malley while donating some items for the annual HFH auction, and he suggested that I stop by Jennifer Lane, that I knew I’d found my volunteer calling. I was welcomed by a great bunch of core volunteers and my Wednesdays and Saturdays became booked. In the spring of this year when I found out that we would be building two houses simultaneously on Jennifer Lane and one in Pownal in 2015. I waited for the question from Dick that I knew was inevitable. It took me a few minutes to say “yes”; it’s hard to say "no" to Dick. Janet Benson's enthusiasm and Olavi Wirkki's help in the early stages have made the job easier. The core volunteers are a great group to work with, as each volunteer brings a different skill set to the job. The continual stream of other volunteers from the business and academic world make every build day exciting and productive.”
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 Dick Malley 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 24, 2015
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 invaluable assistance to Dick Malley who manages our website and keeps us up to date on Facebook.
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 bennhabitat@yahoo.com

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