Our thanks to all who contributed to this collection. It is through our strong partnerships over many years that we have accomplished so much. May the future be an extension of the same spirit of camaraderie, of our missions realized, of beneficiaries served, and the state kept whole.

Gus Seelig, Executive Director
Vermont Housing & Conservation Board
September 19, 2017

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Reflections on Creating Housing & Conserving Land in Vermont
1987-2017
on the occasion of the 30th anniversary of the
Vermont Housing & Conservation Board
September 19, 2017
Shelburne Farms Coach Barn
Reflections on Taking Part in the Early Years of the Vermont Housing & Conservation Board

Saul Alinsky, the Chicago activist, built community organizations that blossomed into compelling models for those mostly young, highly visionary and energetic believers in the possibilities of a better society during the 1960s and 70s. Alinsky’s shadow stretched across the landscape from the mid-west to fall on Vermont. Reflecting on his inspiration and the achievements of the Vermont Housing & Conservation Board, it occurs to me that one of VHCB’s most lasting legacies will be the teasing into existence of community based nonprofit organizations almost too numerous and varied to mention. After a tip of the hat to Alinsky, we may regard these as the legitimate progeny of adventurous Governors and General Assemblies in union with Vermont environmental and low-income activists.

Think of them—from Bennington to Newport, from the shores of Lake Champlain to the high banks of the Connecticut River—locally controlled, complexly funded, responsible for some 4,000 housing units and 140,000 acres of farms, forests, and natural areas, plus a growing number of irreplaceable historic sites. All of this spring loose from a dynamic private-public partnership rooted in a compelling vision of dwellings and land made accessible for growing numbers of Vermonters who have lived for years, if not generations, with the grim reality of marginalization.

From television, radio, and newspapers, cynics leer at such undertakings. Media minions and high profile politicians make a living by taking sophisticated swipes at these and other efforts to enhance the public good. The accomplishments of the Vermont Housing & Conservation Board and its far flung partners throughout the Green Mountains challenge these strident voices and have given rise to a growing chorus of respect as low-income families find shelter they can afford, weathered farmers shake off dispiriting debt, and an appreciative public discovers new space in which to frolic.

And it’s all nailed down for perpetuity in the sacred texts of town land records!

John Nutting, VHCB Member 1987-1996
KATE WANNE, The Trust for Public Land

A single land transaction has the potential to transform a community. The Trust for Public Land has witnessed this through Community Forest projects funded, in part, by VHCB. Community Forests protect economic, natural, and recreational resources while also building social capital and knitting together new networks of people.

For example, the creation of the 355-acre Barre Town Forest protected a drinking water source, the town’s cultural history, and a much-loved trail network, and also led to new opportunities: a disc golf course, weekly hikes, fairy house building workshops, and even story walks led by a bagpiper! The Millstone Trails Association continues to improve upon their world-class trail system on the Town Forest, attracting mountain bikers from all over the country.

Similarly, the town of West Windsor acquired the former Ascutney ski resort in 2015 and added it to the West Windsor Town Forest, creating a four-season recreation destination with a top-notch trail network. In the short year since acquisition, Ascutney Outdoors installed a free rope tow, rebuilt a warming hut, and began ambitious plans to create the Ascutney Outdoors Center, to be used for community events and gatherings, music and education, as well as four-season recreational activities.

Funding from VHCB helped these two communities, among many others in Vermont, become healthier, more connected, and resilient.

ROB WOOLMINGTON, founding Board chair
The Early Days

As first chair of the Board, I marvel now at how contingent the enterprise seemed in 1987 when VHCB received its appropriation of $3 million. I testified in the Senate during VHCB’s first year and faced sharp questions about why the Board was spending “principal” rather than just earnings on the Fund. The Board debated whether it was prudent to fully staff the operation when there was no assurance of further legislative support. At our first Board meeting, we faced an “emergency” request, backed by a roomful of advocates, to spend a large chunk of the Fund on a single project. The decision to hire Gus as executive director took three votes! I worried that there might be irreconcilable conflicts between Board advocates of housing and of conservation. We had to persuade the Attorney General that VHCB could hire its own attorney to close deals. The enterprise was clearly an experiment with no assurance of a second year—let alone a 30th.

VHCB had some modest project successes during the first year, and then the Governor’s Commission on Vermont’s Future proposed second-year funding of $20 million. Mollie Beattie and Karen Meyer, ex officio members of the Board, strongly supported VHCB’s work within the administration. Thanks to Governor Kunin’s leadership, the Legislature decided to accept the Commission’s recommendation. There were no more questions about whether the Fund was an endowment to be trickled out. Vermonters wanted action and impact. Looking back 30 years, it is clear that we got both.
DONALD CAMPBELL, Vermont Land Trust

How does it feel to live in a town with a gorgeous lake but not have access to it? Imagine you slog through season after season, enduring the annual onslaught of summer residents, but to get out on your own town’s lake you have to drive miles into another town. That is how many in the Town of Wells felt before VHCB helped them purchase and conserve their own public access to Little Lake of Lake St. Catherine. What could have been just another lakeshore development has instead become a beloved gathering point where people boat, picnic, ice fish, swim, skate, relax, and occasionally get married.

In 2012, this modest but important project brought the Wells community together over thirteen acres of shorefront and an adjacent town forest. Even those suspicious of conservation eventually realized what life a town park can bring to a community. In fact, one of the early detractors eventually became one of the park’s best supporters, building picnic tables and spending his afternoons shooing geese away from the public picnic area. It can be a long, quiet winter in Wells, but now the residents can look forward to summer when they all can enjoy a little piece of their lake.

CINDY REID, Cathedral Square
Celebrating 30 Years of VHCB

This picture was taken in 1991 at a Race/Walk to support Burlington Community Land Trust’s HOMELAND program (which few people know refers to “Home Ownership Means Equity, Legacy, Affordability, Neighbors & Dreams). This was the day before Brenda’s first day at BCLT. This picture is one of countless photos of people coming together supporting affordable housing and community development.

For 30 years VHCB has supported transformative work in Vermont with investments in housing, conservation, farmland, historic preservation, and in the capacity of community based organizations. Other images of this transformative work include: smiling secure children, plenty of food in the pantry after the rent is paid, seniors looking loved, monarch butterflies, families together, Joe Pye weed along walking trails, invigorated old buildings, cows, wild lady slippers in bogs, pedestrian friendly town centers, farms, bike paths.

Why is this meaningful? To quote Calvin Coolidge,

“I love Vermont because of her hills and valleys, her scenery and invigorating climate, but most of all because of her indomitable people... They are a race of pioneers who have almost beggared themselves to serve others. If the spirit of liberty should vanish in other parts of the Union, and support of our institutions should languish, it could all be replenished from the generous store held by the people of this brave little state of Vermont.”
NANCY WASSERMAN, former E.D, Vermont Community Loan Fund

In March of 1988, I started working for the Vermont Community Loan Fund. The project I remember most was what is now known as North Branch apartments. Located within blocks of the State House, the “Barrett Block” included three ramshackle wooden “tenements” and a 3-story concrete building with first floor retail and third floor apartments with five and a half-foot ceiling across portions of their living space! Heating costs in most of the units exceeded $250 a month but most of it leaked out. And while many of the units had porches over the North Branch of the Winooski River, many were safety hazards.

Around 1991 a group of Montpelier residents including tenants in the buildings, church groups and VCLF joined forces to address this eyesore. Aided by support from VHCB, Central Vermont Community Land Trust became the lead agency on what would, at the time, be its largest undertaking. The final plan included replacing the concrete building with a new 16-unit building, creating a pocket park to provide public access to the river and total renovation of the three remaining buildings. The 39 new homes (including 7 accessible apartments) were not just beautiful and energy efficient, they completely changed Montpelier residents’ perceptions of the people who lived on Elm Street. The City of Montpelier contributed VCDP funds; VHCB made a major commitment; Housing Vermont syndicated tax credits that were purchased by Northfield Savings, National Life and Ben and Jerry’s; Green Mountain Power contributed energy efficiency funding; and funding from donations, FEMA and private lenders completed the $2.5 million project. Without VHCB’s early capacity funding, the project would have never happened!

JOHN HALL, retired farmer, East Montpelier
Precious Land Saved In Perpetuity

Over two and a quarter centuries ago in 1788, Solomon Dodge and his wife, Mary Taggart, came from Peterborough, New Hampshire to a plot of land in East Montpelier to settle and raise a family of eleven children.

From the sweat of their brow, they cleared land and sustained themselves on the soils that have continued to this day to grow crops on the land that the Dodges nurtured all those many years ago.

Vermonters, who had farmed all their lives, looked out onto their lush green fields and asked with a sigh, “Will this land that we plowed, harrowed, picked stones, grew our crops, and grazed our cattle, will it be here for future generations or will we watch the death of this property grow houses?”

Through the foresight of the Governor Madeleine Kunin administration, legislation was adopted to form the Housing and Conservation Board. The new entity joined with the Vermont Land Trust, conserving thousands of acres of agricultural and forestry lands through the purchase of development rights and answering the question, “Will this property be developed, or will it be allowed to remain as productive farmland?”

I’m sure Solomon and Mary Dodge would smile on the fact that after all these years Fairmont Farm continues to grow crops on the very land they once cleared. In fact the town of East Montpelier has enabled landowners to conserve well over two thousand acres of its best agricultural and forestry lands thanks to the State of Vermont, The Housing & Conservation Board, and the Vermont Land Trust.
BRENDA TORPY, Champlain Housing Trust

Faced with prospect of losing 336 affordable homes in the late 1980s, the city of Burlington joined with residents to launch several initiatives to protect that valued community and to assure that all future affordable housing would be created by and for the community and not for profit. Thirty three years later, not only are those 336 homes under resident control as a permanently affordable rental community, but over 20% of the city’s rental housing is permanently price-restricted by income. None of this would be possible without the VHCB and the kindred spirits we joined with from around the state to launch this unique institution that has not only created and conserved affordable homes, farms, open space and historic treasures, but has actually preserved what is best about Vermont in every way.

Today over 6,000 people live in Champlain Housing Trust homes that stretch from Alburgh to Charlotte—all created with generous funding from VHCB. Thanks to VHCB we have been able to respond to crises like big downtown fires in Enosburg and Burlington, and restore the hearts of these communities by restoring their historic beauty. We have also been able to thoughtfully plan and build whole new neighborhoods in Shelburne, South Burlington and on the Burlington waterfront that provide recreation and open space along as well as much needed housing.

The commitment we all made at the outset to honor Vermont’s land and people through thoughtful development and conservation has only strengthened as we see the cumulative effect of VHCB’s work.

DEB BRIGHTON, fiscal analyst, former Board member and Chair

One afternoon in 1986, a group of optimistic people took over a vacant Senate committee room to insert “and affordable housing” in lots of places in a bill that had originally been drafted to provide a fund for conservation. It was a great idea, a wonderful collaboration, and the Vermont Housing and Conservation Trust Fund was created with the dual goals of creating affordable housing protecting land. But how, exactly, would the dual goals be implemented? There were a few early projects that created affordable housing and conserved land on the same parcel, but it was clear that forcing the combination would not result in optimal results for either housing or conservation. On the other hand, no one wanted to have separate housing and conservation departments, each with a single focus, competing for fund dollars. Were the dual goals just a way to secure funding, or would they really guide a meaningful program?

Because of the strong commitment of the coalition to make it work while remaining flexible and responsive to local concerns, thirty years of successful and creative housing and conservation projects have been supported without imposing bureaucratic quotas. And the link between housing and conservation began to make sense on the ground after the first few years. For a board retreat in 1990s, Rick DeAngelis studied a few towns in which several VHCB projects had been completed. He then eloquently and emotionally described how the individual projects were more than individual projects; cumulatively, they made a much bigger difference in helping these communities meet their particular needs. The dual goals have made sense and synergy.
KENN SASSOROSSI, Housing Vermont

VHCB has consistently been at the center of Vermont's perpetually affordable housing delivery system since the agency was created. The pending sale of Burlington's Northgate Apartments in 1989 threatened to displace 336 lower income families. As public awareness of the impact of the loss of this critical housing resource grew, residents and housing advocates looked for ways to purchase Northgate and guarantee that it would remain affordable in perpetuity.

Not only did the newly formed VHCB play a key role in acquiring, improving and preserving these 336 homes, but VHCB built upon the lessons learned about the importance of community involvement and maximizing the impact of public resources to create a solid foundation for affordable housing policy that has served Vermonters well for thirty years.

Housing Vermont was proud to be part of the team that preserved Northgate Apartments. Since then we have worked with VHCB to create 5,300 affordable apartments for low- and moderate-income Vermonters in 176 different developments across the state. Whether it was renovating an abandoned furniture mill in Richford, transforming school buildings in Waterbury and Swanton, bringing assisted living to Townshend, or building new housing in support of Barre's new downtown, VHCB has been not just an active supporter, but a committed leader in turning local dreams into reality.

TRAVIS MARCOTTE, The Intervale Center

At the Intervale Center, we often talk about partnership as not just what we do, but who we are. We are so fortunate to have a partner like Vermont Housing and Conservation Board that values partnership in the same way we do. Our two organizations have worked together to conserve an agriculturally important piece of land in Burlington – the Intervale – and restore the beautiful, historic Calkins Homestead. This conservation work has been critical to the success of our organization and enabled us to keep agricultural production happening within the city limits of Burlington! And that’s not all – our incredible collaboration reaches every county of Vermont. We have worked together to develop and implement the Farm & Forest Viability Program that has resulted in positive outcomes for hundreds of Vermont farms and is now inspiring groups from across the country to adopt our style of one-on-one, customized farm business coaching. We are excited to expand this partnership with VHCB to reach more farms at every phase of business development – from start up to retirement – and to share what we have learned with as many communities as we can. With a full heart, I say thank you to VHCB for your incredible leadership and friendship. We’ve come so far - just imagine what we can accomplish in another 30 years together!
CATHERINE STEVENS, Green Mountain Habitat for Humanity

Green Mountain Habitat for Humanity has been building decent and perpetually affordable homes in Chittenden County for 33 years and we have partnered with VHCB for most of that time. The VHCB deed covenant ensures that the homes we build and sell at cost to low-income working families will remain affordable should the family wish to move. The VHCB grants reduce the mortgage cost for each family. We look forward to partnering with VHCB to build more Green Mountain Habitat homes in Chittenden County for years to come.

BOB KLEIN, retired E.D., The Nature Conservancy

Green River Reservoir

When VHCB played a financial role in conserving Green River Reservoir, it helped to protect and provide public access to the state's longest stretch of undeveloped shoreline. Now a state park, 19 miles of pristine shoreline form the core of this 5,110-acre tract. “Quiet Waters” are rare in Vermont, which makes this an almost-legendary place for canoers and kayakers. Wild though it is—loons, mergansers, and great blue herons nest here—thousands of Vermonters also use Green River Reservoir for boating, fishing, and/or primitive camping. The creation of Green River Reservoir State Park in 1999 was the culmination of many years of work by a coalition that included the Friends of Green River Reservoir, the Vermont Department of Forests, Parks, and Recreation, the (federal) Forest Legacy Program, and The Nature Conservancy. VHCB’s financing was critical to closing this much-loved project.
JEANNE A. MORRISSEY, P.E., President, J.A. Morrissey, Inc.
Thoughts on VHCB’s 30th Anniversary

Without a doubt, my most powerful personal and direct experience with VHCB was the very first, when VHCB was a critical member of the team of funding sources that pulled off the miraculous acquisition and subsequent renovation of the Northgate Apartments.

I was the Project Manager for Wright and Morrissey, Inc., the contractor for the rehab. I remember in the final days of 1989, getting a call from Brenda Torpy letting me know that I needed to come to the closing to sign the contract for the rehab as a part of the overall acquisition closing. Brenda told me there was a careful sequence of signatures required from many organizations and that this would all transpire at Housing Vermont’s office and I was given the date and time to come by.

As I arrived at the closing, I was in awe of the scene. I knew I was witnessing history as I took in the evidence of an extraordinary collaboration between community organizers, housing professionals, investors of all kinds, along with local, state and federal government representatives in an effort to create the largest affordable housing site in Vermont and assure its future.

These were the early and cutting edge days of VHCB. There was excitement in the air and boldness in the hearts of everyone involved. My strongest feeling was a deep sense of hope that our community could work together to do the impossible. With the critical help of VHCB, it all happened.

BRIAN SMITH, Agency of Human Services

VHCB has been there and a critical support in assisting persons with disabilities, particularly those with mental health challenges. The housing trust has worked with housing funders and AHS/DMH, and the community mental health system of care to achieve affordability and quality housing for individuals for whom Social Security income would never cover the cost of rent. The statewide approach and collaborative nature of the process has been achieved quietly and effectively. This difficult work continues and the housing developments serving these vulnerable individuals will be a long standing tribute to VHCB.
JANE LAZORCHAK, Vermont Fish & Wildlife Department

At the beginning of 2017, The Vermont Fish and Wildlife Department closed on the largest state land acquisition in more than fifteen years when we added nearly 3,000 acres to our Birdseye Wildlife Management Area (WMA). The WMA is located just 6 miles from downtown Rutland in the towns of Castleton, Ira and Poultney. This project took more than three years to come to fruition with work from multiple partners including the Conservation Fund, Vermont Housing and Conservation Board (VHCB) and the Vermont Land Trust. We would never have been successful raising the $3.4 million dollars for this project without the early grant in from VHCB totaling $600,000. VHCB’s commitment early on in the project allows the partners to confidently go out to other grantors and donors to raise the necessary funds.

The Birdseye lands are wild and abound with wildlife. Conservation will guarantee continued access for hunting, fishing and wildlife-based recreation opportunities, in addition to hiking, cross country skiing and riding on popular snowmobile trails. Ensuring public access to this large, contiguous area of undeveloped habitat for diverse recreational uses was a once in a lifetime opportunity for the region and Vermont’s third largest city.

TIM ASHE, Senate President pro tem, Vermont Legislature

Before I was a State Senator, I knew VHCB from my role as a housing developer at Cathedral Square. VHCB was a funder for nearly every project I worked on, providing either pre-development or construction funds. That time coincided with some bruising years for the economy - if not for VHCB, Cathedral Square would have been up the creek; if not for VHCB, the housing sector in Vermont would have barely had a pulse. My housing mentor Amy Wright always spoke of the “conspiracy of good will” that enabled Vermont’s vibrant non-profit housing network to thrive. And what co-conspirators we had at VHCB—Gus, Polly, Craig, Rick, Willa, Ariane, Kathleen. We created hundreds of safe, affordable homes for older Vermonters together. A conspiracy I’m proud to have been in on.
MARK SNELLING, volunteer President of the Snelling Center and President of Greenleaf Metals

As a business owner in the early 1980s, I had an excellent employee at our factory in Shelburne. His only problem was he was chronically late or absent. I asked him why. He said the only place he could afford to live was Mineville, New York—well over an hour away. He was paid a reasonable amount, but not enough to cover local housing or provide for a decent car to make the long commute.

In 1980, the renowned economist John Kenneth Galbraith, who summereed in Townsend, wrote a book in which he asserted that the direction of Vermont's economy would lead to Vermonters becoming servants to out of state homeowners and tourists. Governor Snelling wrote a rebuttal that predicted increased wages for Vermonters because of our ability to attract new businesses and to grow existing businesses.

They were both right and the effect has been a growing inability among working Vermonters to afford the basic necessities of life, particularly housing. In 1987, as a member of Governor Kunin's Commission on Vermont's Future, formed to consider Vermont's rapid rate of growth and to make recommendations in response, we recognized a factor that could help grow our economy: quality housing for Vermonters near their employment. I believed it was a key to our future. When discussing a recommendation for funding, the numbers being discussed were five or ten million dollars—a huge number in those days. I recommended $20 million, explaining that as a businessman, we needed to be bold and spend enough to truly make a difference. In the end, and with the help of many others, that $20 million recommendation to capitalize the Vermont Housing and Conservation Trust Fund was passed by the legislature as part of Act 200.

Over the last 30 years, I have continued my interest in housing, serving almost eight years as Chair of Housing Vermont. The most gratifying aspect of that work is to see the strength of the movement today along with the dramatic accomplishments of the last thirty years. This year's $35 million dollar bond will allow the work to continue and Vermonters to have a better chance of quality affordable housing in their communities.

John Kenneth Galbraith and Governor Snelling would be pleased to see that Vermont's economy, environment, and communities are stronger today than in 1980 and that affordable housing has played a key role. Congratulations to the thousands of Vermonters who have worked to make Vermont's quality of life better though affordable housing and land conservation.

SCOTT CAMPBELL, 3E Thermal

3E Thermal was born out of the oil price spike and Great Recession of 2008, which unleashed a flood of government funding to rescue the economy and affordable housing providers. My first week on the job in July 2009 I attended a Public Service Board workshop, where I met Craig Peltier, VHCB's Asset Manager. The first thing Craig said to me was, “You and me, we're going to be working very closely together.”

Our mandate was to save an average 25% of fuel use and do so 'cost-effectively.' We had to make everything up from there.

And so we did. After analyzing a project, we'd sit around the table with the owner and toss out whatever money we had to in order to incentivize the owner to do this or that upgrade. We were like mafia dons.

Over the next two-and-a-half years, we collaborated on over 70 projects with nearly 750 units. We funded $4.3 million in energy-efficiency improvements, about evenly split between our programs, leveraging $7 million in owner and other financing. These projects are saving an estimated 39% of fuel use, the equivalent of more than 100,000 gallons of oil and over $500,000 per year (some projects switched to less expensive fuel).
DARBY BRADLEY, former President, Vermont Land Trust

Late in my career, I became interested in the “So what?” question: “So, VHCB and the Vermont Land Trust have helped conserve over 500,000 acres of land. So what? What difference did it make?”

The passage of time allows us to begin to see the answers. In 1990, VHCB and VLT worked with the Kempton family to conserve and merge two small dairy farms in Peacham. Today, the Kempton farm is a thriving enterprise and the third generation is returning to the farm. “Without conservation,” George Kempton once told me, “both farms would be out of production.”

VHCB and VLT have helped hundreds of young farmers become owners, even in the face of high real estate prices. In doing so, they have changed the physical and mental equation for those farms. That realization came to me when I was thinning our woodlot with my twin sons. They could work from dawn to dusk. I needed a rest. By enabling access to land for the next generation of farmers, land conservation has brought new energy and enterprise to Vermont’s agricultural and food industries.

When I see people harvesting timber on the Atlas lands; working the fields in the Champlain, Connecticut and Mettowee Valleys; hunting and snowmobiling on the former Champion lands in the Northeast Kingdom; canoeing on Green River Reservoir; hiking the Long Trail and Pinnacle Ridge Trail in southeastern Vermont; swimming at Lake Paran in Bennington and Rossetti Beach in Mallett’s Bay; or sledding a hill in Jericho, I think of the many ways, large and small, that VHCB and conservation organizations have made a difference in the lives of people and communities throughout this state.

POLLY NICHOL, retired VHCB Director of Housing

In my 28 years as Director of Housing Programs at VHCB I had the pleasure of seeing so many exciting opportunities come before the Board for funding – those that provided decent housing for households in need, opportunities for young families to own a home, developments that saved an important historic building and gave it a new life as affordable housing, that resurrected an important downtown structure after a devastating fire or that catalyzed the transformation of a downtown or community. But none of this would have been possible without strong, competent community based partners. I believe that sustained support for these partners is one of the most important undertakings of VHCB’s past 30 years. A non-profit housing delivery system that covers an entire state is unique and something of which Vermonters should be proud.

Capacity building and organizational support have taken many forms starting with those early meetings that Gus and I attended with church groups, community action agencies and interested citizens who wanted to follow in the footsteps of the few existing housing non-profits in Chittenden County, the Northeast Kingdom, and Central Vermont, and were the vision and energy behind the blossoming of housing development capacity all over the state. The Board always dedicated a percentage of its budget to organizational support beginning with the early capacity grants and maintaining core operating support as organizations matured and needs changed. Gus and staff fought to protect and maintain that support when powerful people considered it unnecessary or “unfair.” VHCB also looked for and implemented other ways of providing support including workshops and gatherings of peers, access to consultants, one-on-one technical assistance and the AmeriCorps program, conceived in large part to interest young people and other AmeriCorps members in the important work of non-profit housing and conservation.

So when I find myself in yet another Vermont city or town and look with pride at an affordable housing development located there, I know that it is the result of the effort and perseverance of one or more affordable housing developers. I also know that that work was undertaken in partnership with funders such as VHCB who recognize the importance of continuing to support the organizations who are on the front lines of building housing, revitalizing downtowns, and providing Vermonters with a decent, affordable place to call home.
RON ALLBEE, original Board member, former Dept. Ag Commissioner

There is a danger in being around so long that you remember when! The VH&CB was the result of an effort by Madeline Kunin and representatives from housing and conservation to form an entity to both conserve resources and provide housing in Vermont. I fondly remember the members of the first board as we struggled to develop procedures and guidelines. What amazed me was the focus of that board and the shared goal of creating an entity that would survive not only the board, but also future governors and legislators. We liked and respected each other and wanted to leave a standard for others to follow: we succeeded.

Every day I am reminded of that success as I drive around the state. Farms in the Mettowee Valley still continue due to preservation efforts. One of the original board members, Stuart Thurber, has utilized VH&CB to preserve the family farm on Ames Hill in Brattleboro. That farm has become more diversified and will be there for future Thurber’s. Recently, I visited the outstanding and vibrant farmers market in Burlington. In 1976, Carol Stewart, the owner of Bennington Potters North, invited me to lunch to discuss forming a Burlington Farmers Market. Mrs. Caulkins was still milking cows in the Intervale and we could not find enough vegetable growers in Chittenden County for a market! Many of the present vendors farm on land preserved by the VH&CB. So, the tentacles of preserving land go much deeper and have resulted in vibrant businesses. One such parcel was a dairy farm in Starksboro that was conserved after the owner died. I had the opportunity to provide a loan to Eric Rosenthal and his significant other when I managed the Farm Service Agency. It was the first non-dairy loan granted to a farmer in Vermont. Today Eric and Keenann have developed a very successful non-dairy business in Starksboro. It is an example of many others that exist throughout Vermont.

I would be remiss if I did not mention housing. My brother and I grew up in the West River Valley. The Valley was able to build a senior housing complex in Townshend, Vermont with help from VH&CB. My mother was a resident in the complex for many years and the complex is an essential part of the West River Valley Community.

To that end, I want to thank the VH&CB staff and all the many board members who have given their time over the years. To those who are here, thank you, and to those no longer here, we remember you.

ALBERT PERRY, Richford Renaissance Corporation

The directors and staff of Richford Renaissance Corporation (RRC) wish to thank and congratulate everyone at the Vermont Housing & Conservation Board for thirty wonderful and productive years of support to others, and for a record of success and achievement in conserving land and providing decent, affordable housing in Vermont.

VHCB was ready and willing to advise RRC when we first sought to provide better housing in Richford, starting with purchase and rehabilitation of vacant buildings in the downtown area. Your straightforward advice and willing support enabled us to bridge the gap between “will” and “way”. VHCB helped RRC meet an important need, in a realistic and responsible way, with available means. That advice and support from Gus Seelig, Polly Nichol, and others helped us get on the right track in 2000. VHCB’s continuing support of our three projects with Housing Vermont since then has been a key factor in their success.

In our relatively short period of involvement in housing development and ownership, we have come to realize the indispensability of good people and able, willing partners. We are proud to say that we have had the privilege of working with, and benefitting from the support of VHCB since our beginning. We look forward to continuing this beneficial relationship, and we wish you the best in the years to come.
LYNDA ROYCE, resident, River Station Apartments, Montpelier
How affordable housing has allowed me to live a comfortable and satisfying life

A person’s home is a substantial part of the equation of their personal happiness and, by supporting affordable housing, you have accommodated me so charmingly. I personally wanted to express my appreciation.

In June of 2005, I moved in to a one-bedroom affordable apartment managed by Downstreet at River Station on Barre Street in Montpelier. Living in an exquisite apartment, with a balcony, which provides, water, heat, maintenance work (the staff is exemplary), and trash removal, all included in an affordable monthly payment, allows me to enjoy my retirement with no financial worries.

I am fortunate to have the benefits of the State of Vermont; however, if my rent was not economical, I might very well be one of those seniors (I am 74 but very SASSY) who has to choose between food and medicine.

This is a personal story of gratitude for the financial line item, allocated by government officials, to affordable housing. Again, I am acknowledging to you and your staffs, my heartfelt indebtedness. I welcome anyone who would personally like to meet me, and see for yourselves, how elegantly I live at an affordable cost. These programs work beautifully, and effectively.

STEVE MARSH, retired banker, Community National Bank

When I was a youngster, there was little money for my family of six for entertainment, so our family entertainment usually took the form of a Sunday drive. Mom and Dad and the youngest (me!) in the front, and my three siblings cramped in the backseat, off we would go traversing Vermont on the unpaved roads so familiar to my Dad. I looked straight ahead, and focused on my Dad’s driving and my Mom’s running commentary of who lived where. I learned to appreciate both the back roads and the people that populated them. When I became a Banker, I started to worry about their continued existence. Fortunately, 30 years ago, the Vermont Housing and Conservation Board was created.

I know several farms in the Northeast Kingdom that have been able to transition from generation to generation thanks to conservation easements funded by VHCB. I have seen families that were homeless take pride in their new housing provided by the VHCB. I have seen downtowns revitalized thanks to the VHCB. The Vermont Housing & Conservation Board, through partnerships with various agencies and private parties, leverages their modest funds into worthwhile projects that make Vermont a much better place to live.

Think for a moment about the importance of our clear waters and our beautiful vistas to our economy. Think about the Vermonters that make their living as stewards of the land. Think about the importance to our future of our ability to maintain this land. Without the balance of our open spaces and our villages, the rural economy on which so many of us depend would not exist, and Vermont as we know it would be something entirely different.

The Vermont Housing & Conservation Board has been working in the background for 30 years to keep Vermont magically beautiful and fiercely independent. Job well done, VHCB. Very well indeed.
RITA WHALEN McCAFFREY, founder, Dismas of Vermont

What a great gift VHCB has been to Dismas of VT! I first met Gus and Rick while in the VT State Senate from Rutland County in 1988-90. I served on the General Affairs and Housing Committee which greatly piqued my interest since I had gathered a humble group of folks in 1985, who opened Burlington Dismas House in 1986 with 10 beds. Being the first post prison housing program in Vermont was significant due to the great need.

I did not run for a 2nd term due to a deep legal challenge on a 2nd Dismas project in Rutland. We had a court case from community folks who were opposed to us locating in Rutland, my home town. We also had many who believed in our mission including our pro bono attorney.

In 1991, we went to court, won our case and opened Rutland Dismas House for former prisoners and have gone on to open two more Dismas Houses in Winoooski and Hartford.

If it wasn’t for VHCB, we would not have been able to double our services to this pressing problem of post prison housing in Vermont. We’ve gone from 21 beds to 41 beds today.

We congratulate you on your 30th anniversary as Dismas of Vermont celebrates our 31st! We are humbled and grateful for your generous support.
LIZ GENGE, Downstreet Housing & Community Development

In 1999 I was first introduced to VHCB through their AmeriCorps program. As the resident organizer I met and worked together with tenants at our various housing communities. Resident leaders at the sites built community through their coordination of green-up days, picnics and yard sales. Other changes came about over those two years working together with residents, including changing some management practices and ultimately bringing the property management of the Northbranch Apartments (our largest multi-family community) “in-house.” While VHCB is integral in providing capital for permanent affordable housing, it also embodies our organizational values to be guided by and accountable to our local communities.

In establishing VHCB the legislature called for “creating affordable housing for Vermonters, and conserving and protecting Vermont’s agricultural land, historic properties, important natural areas and recreational lands are of primary importance to the economic vitality and quality of life of the state.” In carrying out this mandate from its earliest days, VHCB has promoted smart growth and compliance with state land use policies.

BETH HUMSTONE, original VHCB member and Chair

VHCB Addresses Smart Growth From Its Earliest Days

When the founding board of VHCB first met in 1987, our focus was on hiring an executive director and insuring that the funds appropriated by the legislature were wisely and expeditiously spent in accordance with the law. The first step was a no brainer once we interviewed Gus Seelig; that sparked a 30-year career for an extraordinary leader at the helm of a wonderful and dedicated staff. The next steps were more complicated.

From the moment the first farmland, housing, and multi-goal projects came before the board, it became clear that policies were needed to guide our decision-making. Among the many policies that the new board adopted was a housing new construction policy.

The term “smart growth” was not a commonly used term when the new policy was considered. However, Vermont has a long history of promoting a land use pattern of “compact settlements separated by rural countryside.” The goals and policies set forth in Act 250, the state land use and development law adopted in 1970, and Act 200, the state growth management act adopted in 1988, were mandatory for state agencies to consider in their funding decisions.

With the state guidance in mind, the board, with the able assistance of Polly Nichol of the VHCB staff, adopted the first Guidelines for Housing New Construction Projects. These guidelines insure that VHCB funded projects promote smart growth and adhere to state policies for land use among other considerations.