



STATE OF VERMONT
JOINT FISCAL OFFICE

MEMORANDUM

To: Joint Fiscal Committee Members
From: Nathan Lavery, Fiscal Analyst
Date: November 20, 2012
Subject: Grant Requests

Enclosed please find six (6) items that the Joint Fiscal Office has received from the administration, including the establishment of 2 limited service positions.

JFO #2593 – \$3,039,968 grant from the U.S. Department of Education to the Vermont Department of Education. These funds will be used to improve outcomes for students with disabilities by providing professional development for educators.
[JFO received 11/07/12]

JFO #2594 – \$1,713,122 grant from the U.S. Department of Housing and Urban Development to the Vermont Housing and Conservation Board. These funds will be used to identify and remediate housing related health and safety hazards in low-income housing units.
[JFO received 11/07/12]

JFO #2595 – Donation of \$78,750 from the Nature Conservancy to the Vermont Department of Fish & Wildlife. The value of this donation represents the difference between the appraised value of a conservation easement on land in Pawlet (\$315,000) and the price to be paid by the State of Vermont (\$236,250) for this easement.
[JFO received 11/15/12]

JFO #2596 – \$1,489,141 grant from the U.S. Food and Drug Administration to the Vermont Department of Health. These funds will be used to support conformance with the Manufactured Food Regulatory Program Standards by replacing the 25-year-old database with a modern database to support licensing and inspection data. **Two limited service positions** are associated with this request.
[JFO received 11/15/12]

JFO #2597 – \$47,250 grant from the U.S. Department of Agriculture to the Vermont Agency of Agriculture, Food and Markets. These funds (in concert with JFO #2598) will be used to promote New England's value-added meat industry by providing education, marketing tools, and exposure to innovation at the producer-processor nexus. This grant supports a continuation of the work in this area that began under an expiring Federal Agriculture Innovation Center grant.
[JFO received 11/19/12]

JFO #2598 – \$15,000 grant from the John Merk Fund to the Vermont Agency of Agriculture, Food and Markets. These funds (in concert with JFO #2597) will be used to promote New England's value-added meat industry by providing education, marketing tools, and exposure to innovation at the producer-processor nexus. This grant supports a continuation of the work in this area that began under an expiring Federal Agriculture Innovation Center grant.

[JFO received 11/19/12]

Please review the enclosed materials and notify the Joint Fiscal Office (Nathan Lavery at (802) 828-1488; nlavery@leg.state.vt.us) if you have questions or would like an item held for Joint Fiscal Committee review. Unless we hear from you to the contrary by December 4 we will assume that you agree to consider as final the Governor's acceptance of these requests.



State of Vermont
 Department of Finance & Management
 109 State Street, Pavilion Building
 Montpelier, VT 05620-0401

[phone] 802-828-2376
 [fax] 802-828-2428

Agency of Administration

JFO 2594

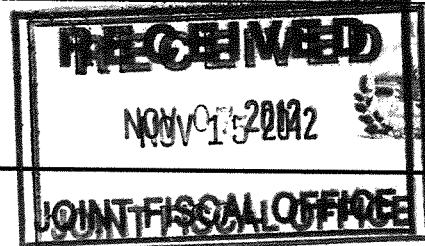
**STATE OF VERMONT
 FINANCE & MANAGEMENT GRANT REVIEW FORM**

| | | | | | |
|--------------------------------------|---|--------------|--------------|--------------|-----------------|
| Grant Summary: | This Healthy Homes Grant will be used to identify and remediate housing related health and safety hazards in low income housing units. | | | | |
| Date: | 10/25/2012 | | | | |
| Department: | Vermont Housing and Conservation Board | | | | |
| Legal Title of Grant: | Healthy Homes Production Grant Program | | | | |
| Federal Catalog #: | 14.914 | | | | |
| Grant/Donor Name and Address: | US Department of Housing and Urban Development, Office of Healthy Homes & Lead Control, 451 Seventh St, SW , Room 9245, Washington DC 20410 | | | | |
| Grant Period: | From: | 10/15/2012 | To: | 10/14/2015 | |
| Grant/Donation | \$1,713,122 | | | | |
| | SFY 1 | SFY 2 | SFY 3 | Total | Comments |
| Grant Amount: | \$571,041 | \$571,041 | \$571,040 | \$1,713,122 | |

| | | |
|------------------------------|--------------------|-----------------------------|
| Position Information: | # Positions | Explanation/Comments |
| | 0 | |

Additional Comments: There is \$428,281 in-kind match from several non-profit Vermont Housing and Community Land Trust groups (letters attached to application).

| | | |
|---|-----------------|---------------------|
| Department of Finance & Management <i>ZH</i> | <i>10/30/12</i> | (Initial) |
| Secretary of Administration | <i>10/31/12</i> | (Initial) |
| Sent To Joint Fiscal Office | | Date <i>11/5/12</i> |



STATE OF VERMONT REQUEST FOR GRANT (*) ACCEPTANCE (Form AA-1)

| BASIC GRANT INFORMATION | | | | | |
|---|------------------|--|------------------|---|------------|
| 1. Agency: | | Vermont Housing & Conservation Board | | | |
| 2. Department: | | | | | |
| 3. Program: | | Healthy Homes Vermont | | | |
| 4. Legal Title of Grant: | | Healthy Homes Production Grant Program | | | |
| 5. Federal Catalog #: | | 14.914 | | | |
| 6. Grant/Donor Name and Address: US Dept.HUD, Office Healthy Homes & Lead Hazard Control, 451 Seventh st.,SW, Room 9245, Washington, DC 20410 | | | | | |
| 7. Grant Period: | | From: | 10/15/2012 | To: | 10/14/2015 |
| 8. Purpose of Grant: Identify & remediate housing related health and safety hazards in units serving low income residents; integrate healthy homes principles into other existing programs serving low income populations. | | | | | |
| 9. Impact on existing program if grant is not Accepted: Only minimal resources and focus could be dedicated to this significant housing & health issue. | | | | | |
| 10. BUDGET INFORMATION | | | | | |
| | SFY 1 | SFY 2 | SFY 3 | Comments | |
| Expenditures: | FY 13 | FY 14 | FY 15 | | |
| Personal Services | \$104,031 | \$104,031 | \$104,031 | | |
| Operating Expenses | \$27,352 | \$27,352 | \$27,351 | | |
| Grants | \$439,658 | \$439,658 | \$439,658 | | |
| Total | \$571,041 | \$571,041 | \$571,040 | | |
| Revenues: | | | | | |
| State Funds: | \$ | \$ | \$ | | |
| Cash | \$ | \$ | \$ | | |
| In-Kind | \$ | \$ | \$ | NPO In-kind of \$428,281 will not flow through VHCB | |
| Federal Funds: | \$ | \$ | \$ | | |
| (Direct Costs) | \$539,452 | \$539,452 | \$539,451 | | |
| (Statewide Indirect) | \$ | \$ | \$ | | |
| (Departmental Indirect) | \$31,589 | \$31,589 | \$31,589 | VHCB Indirects | |
| Other Funds: | \$ | \$ | \$ | | |
| Grant (source) | \$ | \$ | \$ | | |
| Total | \$571,041 | \$571,041 | \$571,040 | | |
| Appropriation No: | | Amount: | \$ | | |
| | | | \$ | | |
| | | | \$ | | |

STATE OF VERMONT REQUEST FOR GRANT (*) ACCEPTANCE (Form AA-1)

| | | |
|--------------|--|-------------|
| | | \$ |
| | | \$ |
| | | \$ |
| | | \$ |
| Total | | \$1,713,122 |

PERSONAL SERVICE INFORMATION

11. Will monies from this grant be used to fund one or more Personal Service Contracts? Yes No
 If "Yes", appointing authority must initial here to indicate intent to follow current competitive bidding process/policy.
 Appointing Authority Name: _____ Agreed by: _____ (initial)

| 12. Limited Service Position Information: | # Positions | Title |
|---|-------------|-------|
| | | |
| | | |
| | | |
| | | |
| | | |
| Total Positions | | |

12a. Equipment and space for these positions: Is presently available. Can be obtained with available funds.

13. AUTHORIZATION AGENCY/DEPARTMENT

I/we certify that no funds beyond basic application preparation and filing costs have been expended or committed in anticipation of Joint Fiscal Committee approval of this grant, unless previous notification was made on Form AA-1PN (if applicable):

| | |
|-------------------------------------|-----------------------|
| Signature: <i>Jonathan Desloges</i> | Date: <i>10/17/12</i> |
| Title: Executive Director | |
| Signature: _____ | Date: _____ |
| Title: _____ | |

14. SECRETARY OF ADMINISTRATION

Approved: _____ (Secretary or designee signature) *Deputy* Date: *10/31/12*

15. ACTION BY GOVERNOR

Accepted Rejected
 _____ (Governor's signature) Date: *11-5-12*

16. DOCUMENTATION REQUIRED

- Required GRANT Documentation**
- | | |
|---|--|
| <input checked="" type="checkbox"/> Request Memo <input type="checkbox"/> Dept. project approval (if applicable) <input checked="" type="checkbox"/> Notice of Award <input checked="" type="checkbox"/> Grant Agreement <input checked="" type="checkbox"/> Grant Budget | <input type="checkbox"/> Notice of Donation (if any) <input type="checkbox"/> Grant (Project) Timeline (if applicable) <input type="checkbox"/> Request for Extension (if applicable) <input type="checkbox"/> Form AA-1PN attached (if applicable) |
|---|--|

End Form AA-1

(*) The term "grant" refers to any grant, gift, loan, or any sum of money or thing of value to be accepted by any agency, department, commission, board, or other part of state government (see 32 V.S.A. §5).

HUD Healthy Homes Vermont award

Summary:

VHCB originally applied for a Healthy Homes grant in the amount of \$2,000,000. In spite of the high rating of the grant application, the request was denied as HUD did not have sufficient funds to award at that time. Recently, HUD funds became available for this grant, and HUD awarded VHCB an award (based on the original application) in the amount of \$1,713,122 to be carried out over a three year period.

The match proposed in the original application represents in-kind match incurred by partnering not-for-profits in the amount of \$500,000. These funds will not flow through VHCB but are tracked and reported to HUD. When HUD's award came in at \$1,713,122, HUD unilaterally reduced the required match to \$428,281.

Enclosed supporting documents:

1. HUD notification of award
2. HUD forms 1044 (award document)
3. Revised budget
4. Original grant application form 424 (requesting \$2,000,000)
5. Original application Abstract
6. Original narrative
7. Original budget (form 424)
8. Commitment letters from not-for-profit partners pledging match support

Healthy Homes Vermont Application Abstract

The Vermont Housing & Conservation Board (VHCB) is requesting a \$2,000,000 Healthy Homes Production Grant to fund the Healthy Homes Vermont (HHVT) project. VHCB will work with the State's strong network of non-profit housing groups and other partners to identify and remediate housing-related health and safety hazards in units serving low income residents. The housing groups will complete evaluation and hazard control projects in conjunction with their existing rehabilitation programs. The HHVT project will specifically target vulnerable groups like children with asthma and the elderly for assistance and will work to create state-wide standards for such interventions. Overall the project will evaluate and assess hazards in at least 400 units of low income housing. Significant health and safety hazards will be remediated in 300 homes and apartments, and the project expects to complete 48 outreach events that provide information to 10,000 people or more. An important goal will be to integrate healthy homes principles into other existing programs serving low income populations.

This funding presents a unique opportunity for non-profit housing providers to incorporate healthy homes assessments into their standard property evaluation and management procedures. Healthy homes funding will be used in conjunction with rehabilitation, weatherization, property maintenance and other activities to address housing-related hazards in a more coordinated fashion and make improvements to enhance the health and safety of residents. The project will train rehabilitation specialists and others to utilize the Healthy Homes Rating Tool. Remediation strategies will be guided by the HUD Healthy Homes Reference Manual and will focus on correcting physical deficiencies in the home. Residents will be informed of all activities and provided with education materials and supplies to help maintain a healthy home environment.

The HHVT project will work with the Asthma Program at the Vermont Department of Health to enhance public education efforts and target assessment and remediation resources to directly assist children with asthma. VHCB will partner with a consortium led by the Rutland Regional Medical Center to complete in-home asthma interventions to address high rates of emergency room visits in that region. Researchers from the University of Vermont will evaluate these efforts to demonstrate their value in keeping down medical costs and improving quality of life. The Vermont Center for Independent Living (VCIL) is the state's largest disability rights organization serving elderly and disabled persons. As part of their home access program, VCIL will assess client units and complete additional improvements to make them safer and healthier.

Public outreach and community education activities will include development of a user-friendly web site with healthy homes guidance tailored to the needs of rural Northeast communities. Educational outreach materials will be distributed through Vermont's network of non-profit housing groups and land trusts, landlord and tenant groups, and other means. Parks Place Community Center, a community-based non-profit group in Bellows Falls, will expand their Lead Safe Homes project to include outreach and public education on other home health and safety hazards. VHCB has identified at least \$500,000 of other funding and in-kind services that will match this award. The HHVT project will also seek private sector support for the program through free or discounted supplies and services.

Healthy Homes Vermont Application Abstract

The community-based non-profit housing groups who will participate in this project are:

| | <u>Service Area</u> |
|--------------------------------------|---------------------|
| Champlain Housing Trust | (Northwest Vermont) |
| Windham & Windsor Housing Trust | (Southeast Vermont) |
| NeighborWorks of Western Vermont | (Southwest Vermont) |
| Central Vermont Community Land Trust | (Central Vermont) |
| Gilman Housing Trust | (Northeast Vermont) |

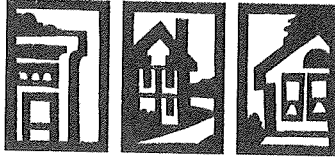
All of the major HHVT project partners operate CDBG-funded revolving loan funds which serve low income homeowners, providing funds to make critical structural and building system improvements. They are NeighborWorks affiliates and operate homeownership centers that assist low and moderate income families to purchase homes. They administer a variety of energy-efficiency programs which have become even more active as heating prices have skyrocketed in recent years. These community-based groups also develop, rehabilitate, and operate thousands of perpetually affordable rental units serving Vermont's most vulnerable residents. Each has a strong working relationship with VHCB.

VHCB believes this funding will be particularly effective in Vermont for a number of reasons. VHCB's experience administering federal housing programs, including its highly successful HUD-funded Lead Hazard Reduction Program, will help facilitate an efficient grant start-up and quickly move to the implementation phase of the HHVT project. The housing groups that will complete the bulk of the assessment and remediation activities have experienced staff and systems in place for intake, developing financing structures, evaluation of properties, procurement of services, and other activities. Staff proposed to manage the project have decades of experience overseeing lead hazard control work and completed a healthy homes demonstration project in 2005.

Vermont has some of the oldest housing stock in the country and, despite recent legislative efforts, still does not have a uniform state-wide housing inspection system. The State has an aging population, asthma rates higher than the national average, and a continuing problem with childhood lead poisoning. The HHVT project will also address uniquely rural issues like the prevalence of wood stoves for heating and failing septic systems. VHCB will further seek to mobilize other public and private resources to integrate healthy homes principles into housing rehabilitation, property maintenance, lead hazard control, and energy efficiency activities. A primary objective will be to develop a sustainable system for evaluating and addressing housing-related health hazards.

Vermont's affordable housing delivery system is uniquely suited to implement this project and build on its achievements in ways that will have lasting and replicable results.

CHAMPLAIN HOUSING TRUST



*Commitment
letters*

May 31, 2011

Gus Seelig, Executive Director
Vermont Housing & Conservation Board
58 East State St.
Montpelier, VT 05602

Subject: Healthy Homes Vermont Project

Dear Gus,

Champlain Housing Trust (CHT) is excited to partner with the Vermont Housing & Conservation Board (VHCB) on its application to HUD for a 2011 Healthy Homes Production Grant. If successful, this funding will allow us to directly improve the health and safety of vulnerable low-income people in our region and enhance our ability to identify and remediate home-based health hazards.

CHT is a 501(c)(3) non-profit organization that was created in 2006 by a merger between the Burlington Community Land Trust and Lake Champlain Housing Development Corporation, both of which were founded with assistance from the City of Burlington in 1984. CHT is a community land trust, and provides permanently affordable homeownership and rental options throughout the three northwest counties of Vermont. We have over 1,500 rental units and 490 homeownership units in our portfolio. CHT also develops new affordable housing and related community assets. In 2008, CHT won the World Habitat Award from the United Nations for its innovative, sustainable, and replicable model of shared equity homeownership.

The Champlain Housing Loan Fund (CHLF), a program of CHT's NeighborWorks HomeOwnership Center, was established in 1997 to assist eligible homeowners in our service area who needed essential home improvements but could not afford or qualify for a conventional loan. The loan fund's mission is to help low- and moderate-income homeowners preserve their equity through responsible financial and physical maintenance of their homes. An analysis of the loans we made over the past year showed that well over two thirds of the projects included repairs that would have qualified for Healthy Homes funding. CHT has highly qualified management and staff in place to effectively implement this program and has fourteen years of experience serving the customers that this funding is meant to assist.

HEADQUARTERS 88 King Street, Burlington, Vermont 05401 | P: (802) 862-6244 | F: (802) 862-5054
FRANKLIN/GRAND ISLE 13 Lake Street, St. Albans, Vermont 05478 | P: (802) 527-2361 | F: (802) 527-2373

WWW.GETAHOME.ORG

WWW.CHAMPLAINHOUSINGTRUST.ORG

THIS ORGANIZATION IS AN EQUAL OPPORTUNITY
EMPLOYER AND PROVIDER



2008 RECIPIENT



The agency staff who will manage and implement this project are Emily Higgins, Director of Homeownership, and Rehab Coordinator, Dennis Williams. Emily manages all activities of the HomeOwnership Center including homebuyer education, counseling, a housing rehab loan fund, and the largest portfolio of permanently-affordable shared-equity homes in the country. She focuses on organizational development, grants and reporting, goals and outcomes, as well as issues of strategic importance to programs, stewardship, and planning. She is leading the transformation of CHT's small rehab revolving loan fund into a certified Community Development Financial Institution (CDFI) with diversified products and funding sources. Recent trainings include the Opportunity Finance Network Conference (for CDFIs) in San Francisco in September 2010, Better Buildings by Design Conference (hosted by Efficiency Vermont) in February 2011, Vermont Mortgage Bankers Association lending compliance training in March 2011, and the Energy Efficiency Finance Forum hosted by the American Council for an Energy-Efficient Economy in Philadelphia in May 2011.

Dennis has over thirty years of experience in the building trades, including as a construction foreman and building his own home. He has been the Rehabilitation Coordinator at CHT for over ten years. He works with homeowners to establish an appropriate and complete scope of work, coordinate the bidding process for contractors, and oversee the home repairs through to completion. He has certificates in Rehab Management, Cost Estimation, Design and Specification, as well as extensive training in compliance with Lead Safe Practices, Universal Design, and energy-efficient building techniques and standards.

Over the three year grant period, CHT will contribute at least \$140,000 of other funding and in-kind services to match the HUD award. However, given the way that this funding can integrate with our existing services we will easily leverage \$500,000 over the three-year period. This match will consist primarily of Community Development Block Grant (CDBG) money in our revolving loan program and will be used to complete eligible activities in units enrolled in the healthy homes program. A simple budget for our project activities is attached. We understand that if this application is funded by HUD, CHT will sign a formal agreement with VHCB that includes specific, measureable, time-phased goals for units to be assessed and units to receive physical interventions.

We look forward to working with HUD and VHCB to improve the health and safety of Vermont residents.

Sincerely,



Brenda Torpy

Chief Executive Officer

Champlain Housing Trust



CENTRAL VERMONT
Community
LAND TRUST

NeighborWorks® HomeOwnership Center

107 North Main Street, 3rd Floor

Barre, VT 05641

Tel: (802) 476-4493 · Fax: (802) 479-0120

E-mail: info@cvclt.org Web: www.cvclt.org

May 26, 2011

Gus Seelig, Executive Director
Vermont Housing & Conservation Board
58 East State St.
Montpelier, VT 05602

Subject: Healthy Homes Vermont Project

Dear Gus,

The Central Vermont Community Land Trust is excited to partner with the Vermont Housing & Conservation Board (VHCB) on its application to HUD for a 2011 Healthy Homes Production Grant. If successful, this funding will allow us to directly improve the health and safety of vulnerable low-income people in our region and enhance our ability to identify and remediate home-based health hazards. Central Vermont Community Land Trust has experienced management and staff in place to effectively implement this project with over 6 years of experience in operating a Regional Revolving Loan Fund. Central Vermont Community Land Trust is very excited about this opportunity as it will enable expansion of services to more beneficiaries and will complement existing opportunities available.

The history of CVCLT dates to 1987. We began with the purchase of single-family homes to which we attached resale restrictions to create perpetual affordability. In 1992, we were the first Community Land Trust in Vermont to purchase a mobile home park. (Whistlestop Mobile Home Park in Bradford)

Our first major project development was the North Branch Apartments (39 units) in Montpelier, which was a phased project that was completed in 1994. Also in 1994 we began negotiations with Barre Neighborhood Housing Services, which led to our merger in 1998. In 2000, we were awarded our NeighborWorks Charter and with that came the expansion of our HomeOwnership Center as an independent line of business.

The second decade of CVCLT brought us exponential growth in project development and property management, ending the decade with some 20 distinct properties. We also expanded the work of the HOC with the management of the Regional Revolving Loan Fund.





CENTRAL VERMONT
Community
LAND TRUST

NeighborWorks® HomeOwnership Center

107 North Main Street, 3rd Floor

Barre, VT 05641

Tel: (802) 476-4493 · Fax: (802) 479-0120

E-mail: info@cvclt.org Web: www.cvclt.org

The agency staff who will manage and implement this project are Director of HomeOwnership Programs, Chandra Pollard and the Rehabilitation Specialist, Norman Benoit. Chandra Pollard has 3 years of experience in managing the HomeOwnership Center and over 10 years experience in finance, mortgage lending. Chandra Pollard is a Certified Housing Counselor, is certified in Post Purchase Education and Counseling methods and holds a Full Cycle lending certification. Norman Benoit has 2 years experience in working for a non-for profit housing organization, but has over 30 years experience in construction and project Management. Norman holds a certification in Lead Abatement as well as a Building Performance Institute Certification, and is a Certified Energy Star General Contractor with Efficiency Vermont.

Over the three year grant period, Central Vermont Community Land Trust will contribute at least \$90,000 of other funding and in-kind services to match the HUD award. This match will consist primarily of CDBG money in our revolving loan program and will be used to complete eligible activities in units enrolled in the healthy homes program. A simple budget for our project activities is attached. We understand that if this application is funded by HUD, the Central Vermont Community Land Trust will sign a formal agreement with VHCB that includes specific, measureable, time-phased goals for units to be assessed and units to receive physical interventions.

We look forward to working with HUD and VHCB to improve the health and safety of Vermont residents.

Sincerely,

Eileen Peltier
Central Vermont Community Land Trust





Gus Seelig, Executive Director
Vermont Housing & Conservation Board
58 East State Street
Montpelier, VT 05602

Dear Gus,

May 31, 2011

NeighborWorks of Western Vermont is pleased to partner with Vermont Housing and Conservation Board (VHCB) on its application for the 2011 HUD Healthy Homes Grant. It is a wonderful opportunity to assess the needs of our community in terms of home health and safety for the low income and most vulnerable in our community. This program dovetails very well with our existing energy efficiency rehab program and we are therefore systematically set up to serve those in need.

NeighborWorks of Western Vermont was incorporated in 1985 as Rutland West Neighborhood Housing Services Inc. to revitalize communities in Rutland County. We began a housing rehab program in the spring of 1986 and in 1993 added a Home Ownership Center which includes homebuyer education, counseling and lending. In 2004 we began expansion of our services into Addison and Bennington Counties. In 2007 a loan pool was established with five local lending institutions to greater address the home rehabilitation needs of lower income residents. We are currently operating a \$12M revolving loan fund with which we provide underwriting, originating and servicing of amortizing loans. We provide construction management and lending services to an average of 60 households every year.

Several well qualified staff members will manage and administer this program including the Executive Director, the HomeOwnership Center Director, two Rehab Specialists and the lending staff. Ludy Biddle, Executive Director has over 35 years in nonprofit management and ten years at the helm of NeighborWorks of Western Vermont. Mary Cohen, the HOC Director, has a background in business administration and real estate sales. Gregg Over, a Rehab Specialist, has 30 years in construction management and 5 years at NeighborWorks. Ken Welch spent 35 years as a civil engineer and currently leads the energy efficiency activities at NWWVT. Kim Bina is currently a Vermont Licensed Mortgage Loan Originator with NeighborWorks of Western Vermont. She received her license in June of 2010. She was previously was the Housing Counselor and Home Buyer Educator at NeighborWorks of Western Vermont since October of 2005.

Over the three year grant period, NWWVT will contribute at least \$90,000 of other funding and in-kind services to match the HUD award. This match will consist primarily of CDBG money in our revolving loan program and will be used to complete eligible activities in units enrolled in the healthy homes program. We understand that if this application is funded by HUD, the NWWVT will sign a formal agreement with VHCBC that includes specific, measureable, time-phased goals for units to be assessed and units to receive physical interventions.

We sincerely appreciate the opportunity you are providing with this grant program to better serve the residents of our three county area who live with stubbornly difficult challenges to their homes and consequently to their families. We look forward to making their homes safer, healthier and more sustainable for the future.

Very sincerely,

A handwritten signature in black ink that reads "Ludy Biddle". The signature is written in a cursive, flowing style.

Ludy Biddle



REAL ESTATE DEVELOPMENT NEIGHBORWORKS® HOMEOWNERSHIP CENTER COMMUNITY BUILDING AND ORGANIZING GILMAN PROPERTY MANAGEMENT, INC.

P.O. Box 86 • 48 ELM STREET • LYNDONVILLE • VT, 05851 • 802.535.3555 • TOLL FREE: 888. MY VT HOME • TTY 800.253.0191

May 31, 2011

Gus Seelig, Executive Director
Vermont Housing & Conservation Board
58 East State St.
Montpelier, VT 05602

Subject: Healthy Homes Vermont Project

Dear Gus,

Gilman Housing Trust, Inc. (GHT) is excited to partner with the Vermont Housing & Conservation Board (VHCB) on its application to the Department of Housing and Urban Development (HUD) for a 2011 Healthy Homes Production Grant. If successful, this funding will allow us to directly improve the health and safety of vulnerable low and very low-income people in our region and enhance our ability to identify and remediate home-based health, safety, and accessibility issues. GHT has experienced management and staff in place to effectively implement this project.

GHT was founded in 1986 with the mission to create and preserve sustainable, quality, affordable housing choices, increase home ownership and housing opportunities, and facilitate community economic development in the Northeast Kingdom. The "Northeast Kingdom" represents the 2,000 square miles of the three counties of Caledonia, Essex, and Orleans with the highest unemployment and poverty rates in the State. GHNT has developed or acquired and rehabbed and manages over 600 units of scattered site affordable housing in our region.

For over a decade, GHT has provided a revolving loan fund program for low and very low-income homeowners to support health, safety, and accessibility rehab for many hundreds of residents. With a trained, professional counseling staff, despite lending to the unbankable borrower, delinquency rates are consistently well below those of commercial lending institutions. GHT is proud of the continued success of this program, but its continuance always is dependent upon available capital and operational funding. In the State of Vermont, it is not legal to charge fees for second mortgage lending, and as lenders of last resort, our customers would be unable to benefit if it weren't for the manageable terms we have to offer.

The agency staff who will manage and implement this project include: two licensed lending staff with a combined eight years direct program experience and an additional 20 years relevant professional background, a loan servicer with 10 years relevant experience, and a rehab specialist team made up of three Project Managers from the Real Estate Development program with a combined 70 years of direct experience and demonstrated expertise who are sharing a 1-FTE responsibility for this program.



Partners: Community National Bank | NeighborWorks® America | Passumpsic Savings Bank
USDA Rural Development | US Dept. of Housing and Urban Development | VT Housing Finance Agency
VT Community Development | Vermont Housing and Conservation Board



Over the three year grant period, GHT will contribute at least \$90,000 of other funding and in-kind services to match the HUD award. This match will consist primarily of funds in our revolving loan program that include CDBG, NeighborWorks®, and other monies, and will be used to complete eligible activities in units enrolled in the healthy homes program. A simple budget for our project activities is attached. We understand that if this application is funded by HUD, GHT will sign a formal agreement with VHCB that includes specific, measureable, time-phased goals for units to be assessed and units to receive physical interventions.

We look forward to working with HUD and VHCB to continue to improve the health and safety of Vermont residences.

Sincerely,



George Mathias, Chief Operating Officer

Attachment

Cc: R. Rupp





May 24, 2011

Gus Seelig, Executive Director
Vermont Housing & Conservation Board
58 East State St.
Montpelier, VT 05602

Subject: Healthy Homes Vermont Project

Dear Gus,

The Windham & Windsor Housing Trust (WWHT) is excited to partner with the Vermont Housing & Conservation Board (VHCB) on its application to HUD for a 2011 Healthy Homes Production Grant. If successful, this funding will allow us to directly improve the health and safety of vulnerable low-income people in our region and enhance our ability to identify and remediate home-based health hazards. WWHT has an experienced staff and a proven track record that will assure success in the implementation of this project.

Windham & Windsor Housing Trust has created housing opportunities and fostered vibrant, diverse, and attractive communities since 1987.

The purpose of Windham & Windsor Housing Trust (formerly Windham Housing Trust) is to hold land and housing in trust in order to provide permanent access to decent and affordable housing for residents of the two-county region.

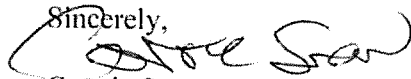
Through its community development work, WWHT has eliminated blight, revitalized neighborhoods, and preserved historic properties. Most importantly, the work of Windham & Windsor Housing Trust restores human dignity as well as neighborhood pride, stability, and a sense of community.

WWHT's Rehab loan fund has been operational since 2005. It has provided below market rate loans to residents of our 2-county area to address health and safety repairs in over 150 homes. At the loan fund's core are 2 Housing Rehabilitation staff. Both men have over 20 years experience in business for themselves as small contractors prior to coming to WWHT. Their role is to evaluate the repairs needed, help the homeowner find multiple bids for the identified work and to ensure the quality of the rehab as the job progresses. WWHT has a lender license and two experienced and licensed mortgage loan officers.

Over the three year grant period, the WWHT will contribute at least \$90,000 of other funding and in-kind services to match the HUD award. This match will come from both Neighborworks® capital and CDBG funds that capitalize our rehab loan fund. This capital will be used to complete eligible activities in units enrolled in the healthy homes program. A simple budget for our project activities is attached. We understand that if this application is funded by HUD, WWHT will sign a formal agreement with VHCB that includes specific, measureable, time-phased goals for units to be assessed and units to receive physical interventions.

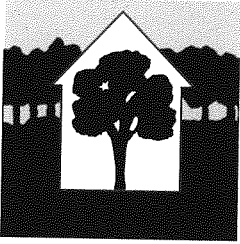
The need in our two counties for essential repairs to low income owner-occupied homes is great. With the cost of food and fuel increasing low income homeowners are stretched like they never have been before. For our rural state this money is needed more than ever. Thank you for considering this worthwhile application.

Sincerely,



Connie Snow
Executive Director
Windham and Windsor Housing Trust

**Vermont
Housing &
Conservation
Board**



58 East State Street
Montpelier
Vermont 05602

TEL 802 828 3250
FAX 802 828 3203
WEB www.vhcb.org

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17 October 2012

Toni Hartrich
Department of Finance and Management
Pavilion Building
Montpelier, Vermont

Dear Toni,

Enclosed is an AA-1 for our new Healthy Homes Initiative awarded through HUD's Healthy Homes Production Grant Program. I have attached back up documentation explaining the program.

Please note that we will be hiring one position for this award – a Program Manager. Because this is a grant coming through to VHCB and our staff are not state employees that position does not appear under #12 on the form.

If you have any questions, please give me a call at 828-5072. Thank you.

Sincerely,

Larry Mires
Administrative Officer



EQUAL HOUSING
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