

Greetings From Team LHP..

It's been over a year since the coronavirus pandemic brought on big changes and challenges. Professional and resilient, LHP's staff, Board of Directors, and partner Alliance Property Management have successfully continued our mission driven work and kept our residents safe, healthy and connected to vital community resources. Since 2020, LHP's properties have been insulated from coronavirus outbreaks, and our 440+ residents have remained housed despite pandemic-caused economic and financial challenges. In 2021, we opened the door to home for 33 new households, 13 of which were exiting homelessness. These noteworthy outcomes are testament to the efficacy of health and safety protocols at each property, of housing as a form of healthcare, and housing costs that are affordable and within reach of household incomes.

At our Annual Meeting & Supporter Appreciation Event, we said farewell to Vice President Cheryl Fuller and Member Ashley Isabell - we wish each of them the best, and appreciate their service! Davis Koier was elected Vice President, Jennifer Degree to Treasurer, and the Board welcomed new Member, Heather Davis. We deeply appreciate our Members' continued service and support.

Support And Services At Home (SASH) coordinator, Maxine Adams, retired in the spring. Maxine was an invaluable community asset especially amid the pandemic, supporting older residents and Medicaid recipients with free, health and wellness programs. We thank her for all her amazing work, and wish her well on her adventures! Julia Burgess has since stepped into this integral community role, supporting SASH participants' continued ability to age in place healthfully and independently. Welcome, Julia!

LHP reached a major organizational milestone in July: 30 years of preserving housing affordability and building vibrant communities in Lamoille County and Hardwick! LHP first emerged in 1991 as a grassroots community effort to prevent displacement of working and older Vermonters caused by rising, out of reach housing costs in the Lamoille Valley. Since then, LHP has developed and preserved 282 income eligible, affordable homes with more currently underway, reduced barriers to housing among thousands of lower and moderate income earning Vermonters, created sustainable paths out of precarious housing and homelessness into lifelong housing success, and maximized federal and state investments into impactful community based projects that support our region's social fabric and rural vibrancy.

Three decades of life changing, community enriching work has been possible because of philanthropic contributions and housing advocacy efforts from folks with us in this work - thank you for helping make home and opportunity a reality for more of our neighbors so that they can lead thriving, healthy, dignified lives.

While we have much to celebrate and be proud of together, our work is far from done. In October of this year, our 282 unit portfolio had just one vacant apartment; meanwhile, 460 applicants were on our waitlist. At the same time, 68 households in our communities were enduring homelessness and seeking long term homes. Persisting drivers of the region's housing gaps continue, including housing costs that far outpace wages, low vacancy rates, disproportionately limited affordable housing options, and zoning challenges that inhibit affordable housing development.

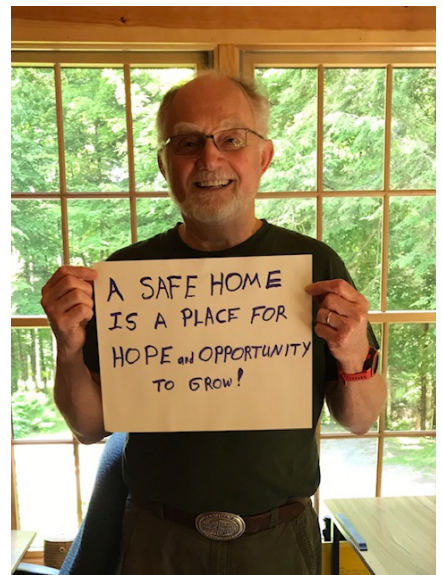
Yes, these challenges are large and broad - but, proven solutions are at work and in reach right now. More affordable housing is necessary if we are to meet the overwhelming needs of our communities and alleviate stress on the housing market. Working together, we can close the housing opportunity gaps in our communities and ensure that the people we live, work, and play alongside everyday can continue to be part of our towns, workforce, and schools.

Thank you again for being a part of our work to create affordable, inclusive, and economically vibrant communities, starting with safe and affordable homes.

TEAM LHP - Jim, Susan, Kerrie, Julia and LHP's Board of Directors



Jim Lovinsky, Executive Director
Susan Sinnott, Finance Manager
Kerrie Lohr, Fundraising & PR Manager
Julia Burgess, SASH coordinator



"A safe home is a place for hope and opportunity to grow!"

LHP Board President David Ford

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Follow @lamoillehousing on Facebook, Instagram and Twitter.



Mission & values: *who we are*

Lamoille Housing Partnership (LHP) develops, rehabilitates and maintains safe, decent, energy efficient affordable housing through rental, home ownership, or other means to low and moderate income persons and families living within Lamoille County and the Town of Hardwick. LHP provides such assistance without discrimination or prejudice using a combination of private and public funding partnerships. **We believe that all individuals regardless of income deserve the opportunity to lead thriving, healthy, dignified lives. And, that starts with an affordable home.**

2021 - 2022 Board of Directors

David Ford, *President*
Morrisville

Davis Koier, *Vice President*
Morrisville

Jennifer Degree, *Treasurer*
Hyde Park

Tess Milner, *Secretary*
Johnson

Brian Story
Johnson

Heather Davis
Hardwick

Stefanie Eichler
Morrisville

Lamoille Community House
Member at large



LHP service area

Affordable

We are committed to **reducing barriers to housing and closing the housing opportunity gap** in Lamoille County and Hardwick.

LHP prioritizes preserving housing affordability for our residents and has structured our business model to do so. We charge monthly rental rates that are based on resident incomes, and do not generate significant income from collected rent.



Cherry Street, Hardwick

Homes

Since 1991, LHP has **developed and maintained over 280 high quality, attractive and affordable homes**. Our community investments provide safe, stable affordable homes to Vermonters and support our region's economic and community vibrancy.

The high standards and upfront investments in our projects further preserve affordability, protect and enhance public health and safety, and ensure continued valuable community assets.

LHP is currently seeking to grow our Board of Directors...

Are you passionate about LHP's mission in action?

Are you a housing advocate?

Join our team as a Board Member!

*Contact Kerrie Lohr to learn more:
kerrie@lamoillehousing.org*



Our residents, your neighbors.

For all

LHP is dedicated to providing safe, good quality, affordable homes and apartments to **people that we live, work, and play alongside everyday in Lamoille County and Hardwick**.

This includes low and moderate income earning families, members of the workforce, older people, people with disabilities, veterans and people who have endured homelessness. We serve households who earn 30% - 120% of area median income (AMI) via employment or Social Security Income.

2021 Project Updates:

Covid Relief Funds Add Affordable Homes to Hardwick

In July, two new, additional Zero Energy Modular (ZEM) homes were added to Hardwick's **Evergreen Manor** neighborhood. Using Federal CARES Act funds, the income eligible, affordable rental homes are part of Vermont's pandemic recovery efforts to end homelessness among lower income earning households through permanent housing infrastructure.

Each of the income eligible homes will be rented to households who earn 30% to 80% of the area's median income. Monthly rent for each ZEM home is \$775 to \$1,150 including heat and electricity. Comparatively, monthly Fair Market Rates for traditional mobile home rentals in the area range from \$876 to \$1,192 excluding heat and electricity. These homes are also typically older, significantly less energy efficient, and rely on more costly forms of energy such as kerosene and propane.

To ensure the residents' success in achieving lifelong housing and meeting basic needs, we teamed up with Capstone Community Action. Pairing housing with wrap around services is a proven approach to ending homelessness, and improving financial, health, employment and education outcomes. The newly added ZEM homes are 100% electric, feature a high performance building envelope and use quality, durable building materials and insulation, and come equipped with heat pumps for heating and cooling, Energy Star rated appliances, and rooftop solar panels.



Project funding sources: Federal Covid Relief funds through the State of Vermont administered by Vermont Housing and Conservation Board, technical support from Vermont Energy Investment Corporation.

Collaboration, Advocacy Closes Housing Gaps

Located on Maple Street in Stowe, **Riverbend Apartments** adds 14 income eligible, affordable rental apartments to the community - two additional units in downtown Morrisville are included in this project.

The income eligible apartments will be rented to households who earn 30% to 120% of the area median income; 6 of the 16 total apartments will be designated for households who have endured homelessness. Monthly rental rates range from \$680 a month for a studio apartment to \$993 for a three-bedroom apartment including heat and utilities; for comparison, similar apartments in the area at Fair Market Rate average \$788 to \$1,264 per month to rent and often exclude heat and utilities. The first residents are expected to move in in December 2021.

Riverbend Apartments is a "turnkey," rapid action development opportunity made possible by collaborative efforts with local private developer Graham Mink to address the concerning lack of affordable housing options in Stowe. Compared to the overall stock of affordable housing in Lamoille County, Stowe currently has the lowest density of affordable housing.



Riverbend Apartments rendering. Project funding sources: Low Income Housing Tax Credits, Homelessness Relief Funding from the Vermont Housing & Conservation Board (VHCB.)

Integral to this project's advancement was strong advocacy from Stowe residents and business owners who spoke in support of the project, and partnership with the Town of Stowe who will apply for additional project based grant funding from the Vermont Community Development Program on behalf of LHP.

*"...Creating more affordable housing is the most important step in building a better community that supports every member."
- Stowe Housing Advocate*

2021 Project Updates:

Impactful Infrastructure, Shared Community Benefits



Architect's rendering of Village Center Apartments, courtesy of Vermont Integrated Architects.

After a two year's long delay due to the coronavirus pandemic, Village Center Apartments' construction has begun!

Located on Hutchins Street in downtown Morrisville, Village Center Apartments transforms an unused, infill lot into 24 units of income eligible, affordable rental apartments designated for community residents who earn \$12 to \$15 per hour at full time employment, or who receive Social Security Income.

The all-electric building consists of a mixture of studios, one, and two bedroom rental apartments with monthly rental rates ranging from \$650 to \$1,000 including heat and utilities. Comparatively, Fair Market Rates for similar types of apartments cost \$1,000 to \$1,400 to rent per month, and typically exclude heat and utilities. Residents are expected to move in in Summer 2022.

Successful collaboration with the Town of Morristown resulted in new, affordable housing construction that supports the Town's proposed plan and infrastructure that contributes to the community's continued revitalization and vibrancy.

Together, LHP and the Town secured \$550,000 in project based grant funding from the Vermont Community Development Program and also initiated a municipal parking lot expansion and improvement project.

When complete, the municipal parking lot expansion and improvement will increase Morrisville's current downtown parking capacity by 35 parking spaces. A portion of these spaces will be set aside for car-owning Village Center residents; based on LHP resident data, we anticipate less than half of the future residents to own a vehicle. The Town and LHP are equally cost sharing this scope of work, which creates a twofold benefit for the community: it was key to adding 24 affordable rental opportunities to Morrisville, and contributes to Morrisville's vibrancy by increasing parking capacity for downtown businesses and outdoor recreation amenities.



Governor Phil Scott announces Community Development Block Grants recipients at the Village Center Apartments project site.

Project funding sources: Vermont Housing & Conservation Board, Vermont Community Development Program, Low Income Housing Tax Credits (LIHTC,) LIHTC investors, Vermont Housing Finance Agency, and Housing Ministries of New England. Community National Bank provided generous funding for LHP's portion of the municipal parking lot expansion and improvement project.

Village Center Apartments Funding Opportunities!

Are you interested in being a part of building a downtown Morrisville that preserves affordable housing options, contributes to economic vibrancy, and adds attractive, long lasting infrastructure?

Consider becoming a Legacy Supporter of Village Center Apartments. Funding opportunities include:

- Furnishing an apartment
- Purchasing and installing indoor bike hangers
- Purchasing outdoor benches and planters
- A streetscape mural
- Items for a shared community space
- Items for a lobby space
- Establishing a pedestrian connection to Portland Street
- Purchasing and installing rooftop solar capacity

Learn more about becoming a part of this exciting project, contact Kerrie Lohr: kerrie@lamoillehousing.org

2021 Mission Impact & Financial Statements: Housing Opportunities Made



- 454 individuals housed.



- 81 individuals with disabilities housed.



- 66 families with children under the age of 18 housed.



- 90 adults and children housed that were previously at high risk of becoming or had endured homelessness.



- 123 aging individuals housed.



- More than 70 panelists supported by free and voluntary, Support and Services at Home (SASH) health and wellness programs.

Investments in Communities and Infrastructure

- Over \$50 million invested in affordable apartment and home development in Lamoille County and Hardwick since 1991.
- Over \$240,000 in annual property taxes paid to local communities.
- Over \$450,000 in annual payments to local utilities and fuel companies.
- Over \$800,000 in annual payments to local businesses for property management and maintenance.
- 7 commercial spaces developed in downtown areas, leased by restaurants and retail businesses.
- 40 affordable apartments under construction in Morrisville and Stowe, completion planned for 2022.



Bemis Block in Hardwick is anchored at street level by commercial business space. Apartments for older renters and renters with disabilities are located upstairs.

FY 20 Financial Statements

ASSETS

	2020	2019
CURRENT ASSETS		
Cash - unrestricted	\$ 247,060	\$ 246,085
Rent receivable	2,799	4,374
Accounts receivable	859	37,500
Grants receivable	-	1,200
Prepaid expenses	32,720	6,537
TOTAL CURRENT ASSETS	283,438	295,696
PROPERTY, PLANT AND EQUIPMENT		
Property, plant and equipment	7,760,606	4,266,323
Less accumulated depreciation	(2,918,908)	(1,256,951)
TOTAL PROPERTY, PLANT AND EQUIPMENT	4,841,698	3,009,372
OTHER ASSETS		
Cash - restricted	311,914	57,304
Notes receivable	162,634	173,844
Investments in limited partnerships	367,103	353,741
TOTAL OTHER ASSETS	841,651	584,889
TOTAL ASSETS	\$ 5,966,787	\$ 3,889,957

LIABILITIES AND NET ASSETS/EQUITY

	2020	2019
CURRENT LIABILITIES		
Accounts payable - operations	\$ 8,412	\$ 25,693
Accrued payroll and related liabilities	10,089	7,819
Accrued vacation	13,534	6,664
Current portion of long-term debt	16,000	12,000
TOTAL CURRENT LIABILITIES	48,035	52,176
LONG-TERM LIABILITIES		
Security deposits	24,667	16,608
Development fees payable	36,594	-
Accrued interest payable	631,283	426,772
Long-term debt, net of current portion	3,266,218	1,895,832
TOTAL LONG-TERM LIABILITIES	3,958,762	2,339,212
TOTAL LIABILITIES	4,006,797	2,391,388
NET ASSETS/EQUITY		
Net assets/equity without donor restrictions	1,899,990	1,438,569
Net assets with donor restrictions	60,000	60,000
TOTAL NET ASSETS/EQUITY	1,959,990	1,498,569
TOTAL LIABILITIES AND NET ASSETS/EQUITY	\$ 5,966,787	\$ 3,889,957

Home is everything: resident stories

"...a safe, affordable place to raise my family."

*Sarah became a single mother in 2002, and although on paper had done everything right to make home ownership possible, it still wasn't enough. The cost of housing was completely out of her reach. Then she connected with LHP; eventually, Sarah was able to turn her dream of owning a home into reality! In 2008, Sarah purchased her home in LHP's development - she raised her children there, and has been able to send them to college.



Sylvan Woods, Stowe



School Street, Johnson

"If I couldn't get into this place, I would have had to move out of Vermont."

"...a possibility for our family!"

In 2016, Barbara became a home care provider for her disabled sister. Because taking care of her sister prevents her from working full-time, Barbara was concerned about housing for the two of them that they could afford. Then she learned about LHP's Vermod homes at Evergreen Manor; she and her sister agreed to apply for one of the homes, hoping they could afford it. "We were very excited when we found out we were approved. Our home is bright and comfortable. The park is friendly. And it's all at an affordable price! Thank you to everyone who made this a possibility for our family!"



Our residents

"I'm warm, safe, and I can afford it."



Arthur's on Main, Morrisville

"It's convenient to the services I need."



Mann's Meadow, Jeffersonville

Learn more,
follow LHP on social media!



@lamoillehousing | #houselamoille | #opportunitybeginsathome

2021 Lamoille Region Housing Data

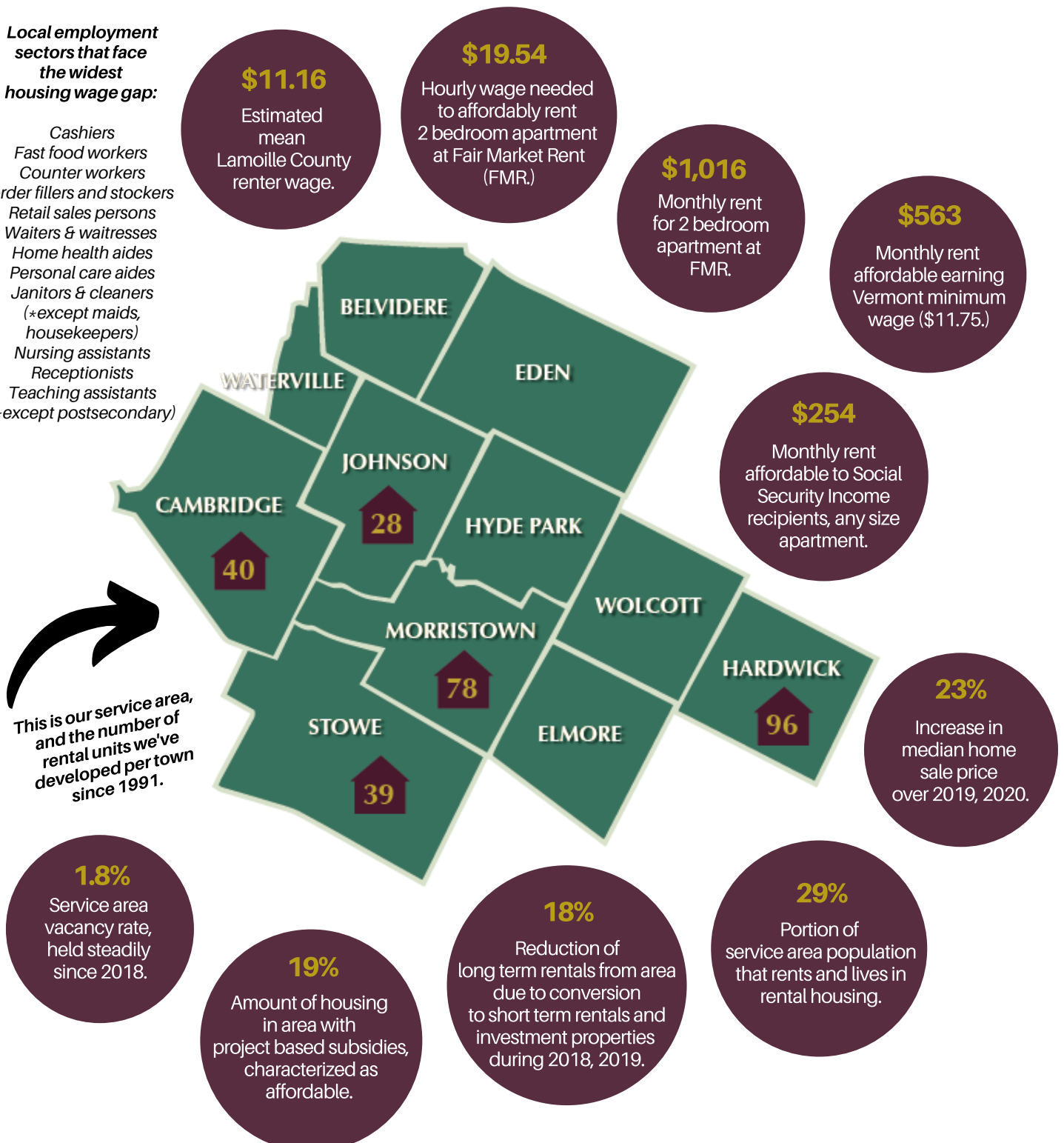
Barriers to housing: high costs, low supply & vacancy.

There is no state in the U.S. where a full time, hourly employee paid at the minimum wage can afford housing without having to compromise access to basic needs, such as food, medical care, transportation and childcare.

Lamoille County and Hardwick's housing gaps directly impact more than half of the area's renters.

Local employment sectors that face the widest housing wage gap:

- Cashiers
- Fast food workers
- Counter workers
- order fillers and stockers
- Retail sales persons
- Waiters & waitresses
- Home health aides
- Personal care aides
- Janitors & cleaners (*except maids, housekeepers)
- Nursing assistants
- Receptionists
- Teaching assistants (*except postsecondary)



\$11.16
Estimated mean Lamoille County renter wage.

\$19.54
Hourly wage needed to affordably rent 2 bedroom apartment at Fair Market Rent (FMR).

\$1,016
Monthly rent for 2 bedroom apartment at FMR.

\$563
Monthly rent affordable earning Vermont minimum wage (\$11.75.)

\$254
Monthly rent affordable to Social Security Income recipients, any size apartment.

23%
Increase in median home sale price over 2019, 2020.

1.8%
Service area vacancy rate, held steadily since 2018.

19%
Amount of housing in area with project based subsidies, characterized as affordable.

18%
Reduction of long term rentals from area due to conversion to short term rentals and investment properties during 2018, 2019.

29%
Portion of service area population that rents and lives in rental housing.

This is our service area, and the number of rental units we've developed per town since 1991.

Sources: Housing & Urban Development Office of Policy Development and Research. "Out of Reach 2021" report, National Low Income Housing Coalition. "Lamoille Housing Needs & Assessment Study," Doug Kennedy Advisors. US Census Bureau: American Community Survey 5 Year Estimates. Vermont Coalition To End Homelessness. Institute for Community Alliances. "Vermont Housing Needs Assessment: 2020 - 2024," Vermont Housing Finance Agency. Vermont Association of Realtors.

2021 Lamoille Region Housing Ecosystem: *Housing Gaps: Housing, Homelessness*

In October 2021, LHP had just one vacant apartment in our entire 282 unit portfolio - that apartment was unsubsidized and was market rate. 92% of our overall housing portfolio is subsidized or affordable, and in October, the entirety of these homes were leased. At the same time, our waitlist had 460 households waiting for apartments to open up for lease - 73% of the applicants on the list were seeking subsidized or affordable housing.

Applicants on our waitlists typically wait one year minimum to be placed in LHP housing due to low lease turn over. Families and individuals seeking a home through LHP are coming from situations such as being housing cost burdened (home costs exceed 30% of their income,) or have lost their housing due to unplanned and oftentimes out of control circumstances such as loss of employment, loss of a spouse, or their current rental residency is listed for sale by the landlord.

Within this same month, 68 households (116 individuals) were enduring homelessness, and seeking short term shelter and long term housing via the Coordinated Entry process - of the 116 individuals, 20 were children. 43 of the households are temporarily sheltering at local motels through Vermont's General Assistance (GA) Program. Many other households who cannot access or are ineligible for the GA Program are sheltering in tents or vehicles, or are doubling up with friends and family. The Lamoille Community House serves a vital community role by providing short term shelter, but is currently seasonal due to local zoning restrictions and is closed May through October.

Our Community Role: Housing & Pandemic Recovery

"Demand for emergency housing and shelter is a symptom of Vermont's current housing crisis. Ultimately, permanent housing solutions, not simply emergency housing and shelters, are needed."

- Scott Administration, 2021 Housing Recovery Plan

The coronavirus pandemic's disproportionate impacts to lower income earning households and vulnerable populations underscored what we already knew: housing is out of reach for many Vermont renters, the state has been in the midst of a chronic affordable housing crisis for many years, and our economies cannot thrive if affordability is not ensured for all.

Federal and State pandemic recovery efforts centered housing as a major priority to protect public health and accelerate economic recovery, and the American Rescue Plan Act (ARPA) has since generated unprecedented investments in affordable housing infrastructure. Throughout the past year, Vermont Community Development Program, Vermont Housing & Conservation Board, and Vermont Housing Finance Agency have administered ARPA funds to nonprofit housing providers statewide, including LHP - these critical funding resources kept Vermonters housed and safe throughout the pandemic and built new affordable homes vital to pandemic recovery efforts.

LHP has reinvested the funds that we've received into projects including the two new ZEM homes in Evergreen Manor, and both Village Center and Riverbend Apartments. Additional coronavirus relief funds are anticipated to be distributed over the next several years. In preparation of this, LHP's development team is actively researching future affordable housing development opportunities now, so that when funds become available we are ready and able to quickly move projects in our pipeline into construction. The scope of these projects is intended to meet our region's housing needs well into the future, protect public health, and ensure that local economies recover successfully and grow in sustainable, equitable ways.

LHP will continue leading affordable housing initiatives in our communities as we've done for the past 30 years, building on and using three decades' worth of institutional knowledge to navigate the complexities of affordable housing development, real estate and land acquisition, and financing and investment.

Do you have property or land that you're interested in turning into affordable housing?

If so, we're listening.

**Please contact LHP via email or phone to start the conversation:
kerrie@lamoillehousing.org or (802) 888-5714.**

Call to action: we need your help...

...creating housing opportunities for all.

Home is a place to sleep and rest, store and cook food, recover from illness or injury, do homework or work, and play. Home symbolizes opportunity to grow a family, age in place, work where you live, be a part of your community, and to be safe and healthy.

Not everyone in our communities can access these opportunities and quality of life, due to housing opportunity gaps in Lamoille County and Hardwick. Many of our lower and moderate income earning neighbors are in precarious, unsafe, or inconsistent housing situations, or have no home and no place to take shelter. When affordability is ensured for all, our neighbors can lead thriving, healthy, dignified lives and the communities that make up our region are strong and economically vibrant.

You can make a difference - make a gift to LHP's Housing Opportunity Fund.



Opportunity starts at home.

YOUR GIFT'S IMPACT... is life changing and makes a safe, affordable home and opportunity a reality for more of our neighbors. Your gift ensures that adults, children and families do not need to make impossible choices when an affordable home is out of reach such as going without food or medical care, or enduring substandard housing or homelessness. Your gift improves quality of life, health, education, and employment outcomes. Your gift strengthens our region's economic success and vibrancy. Your gift generates proven, impactful, long term housing solutions that close housing opportunity gaps and create equitable, inclusive communities.

YOUR GIFT IS USED... to advance all aspects of LHP's affordable housing projects from pipeline to construction in local communities. Funding uses include: community housing needs and assessment studies, feasibility studies, project design, development and construction costs, land and property acquisition, and additional project development specific costs. Your gift also leverages additional project funding resources through state and federal grants. Examples of your gift at work in local communities include Village Center Apartments in Morrisville, Riverbend Apartments in Stowe, School Street Apartments in Johnson, Bemis Block in Hardwick, and more.



Everyone



Deserves



A Home.

Your gift is doubled on November 30th!

LHP and The Alchemist are teaming up to celebrate #GivingTuesday, the worldwide day of philanthropy!

The Alchemist has generously pledged to match the first \$1,000 in financial gifts made to LHP on Tuesday, November 30th.

We are thrilled and appreciative to have The Alchemist's gift matching support during this year's #GivingTuesday collaboration. Thank you for partnering with us to help house Lamoille County and Hardwick!

HOW TO MAKE A GIFT:

Gifts can be made safely and securely online, www.lamoillehousing.org/donate
or by mailing a check to
Lamoille Housing Partnership, PO Box 637, Morrisville, VT 05661

Thank you for giving the gift of home & opportunity!

To our supporters, we thank you for helping lay the groundwork that reduces barriers to housing, and permanently ends housing insecurity and homelessness in Lamoille Valley communities. Together we can build an inclusive, equitable and vibrant Lamoille Valley where everyone regardless of income has the opportunity to lead a thriving, healthy and dignified life. And that starts with a safe, stable and affordable home.

Big Hearted Business Sponsors



The Body Lounge

The Bagel

Black Cap Coffee

Commodities Market

The Morrisville Rotary

Ross Environmental Associates

The Body Lounge

Community Partners



Lamoille Valley

Grassroots Art & Community Effort

Lamoille Valley Continuum of Care

Housing & Homelessness Coalition

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If your name was inadvertently omitted, please contact Kerrie Lohr: kerrie@lamoillehousing.org.

Additional ways to support LHP...

- Amazon Smile beneficiary
- Corporate sponsorship
- Gift matching
- Host a fundraiser
- Donate property
- Sponsor an apartment
- Legacy Support

*Discuss donation options that align with your interests:
kerrie@lamoillehousing.org or (802) 888-5714*





Evergreen Manor, Hardwick



School Street Apartments, Johnson



Sylvan Woods Neighborhood, Stowe



School Street Apartments, Johnson



Maple Street Apartments, Hardwick



Mann's Meadow Senior, Jeffersonville



**Preserving housing affordability for our neighbors,
and building vibrant communities through
attractive, high quality community development projects
in Lamoille County and Hardwick since 1991.**



Morrisville Community HLP, Morrisville



Mack Mudgett Apartments, Johnson



Jeudevine Apartments, Hardwick



Mann's Meadow Family, Jeffersonville



Cherry Street Apartments, Hardwick



Arthur's On Main, Morrisville