

Strengthening Northeast Kingdom Communities, One Home at a Time





2021 Annual Report







A Note from our Executive Director + Board of Directors

For over 25 years we have joined with our partners at NeighborWorks organizations across the country to celebrate national NeighborWorks Week. This effort highlights the involvement of so many to collectively advance the work of strengthening communities. In 2021, our celebration of Neighborworks Week was filled with safe celebrations from outdoor movie nights to a cornhole tournament. Even after that joyous week, our work throughout the year epitomized the theme of NeighborWorks Week, "Building Strong Communities Together – Every Day!"

In 2021 – as RuralEdge worked to build and expand communities, caring for the most vulnerable among us – we doubled down on our efforts. During this time, when isolation was a recurrent threat, we chose to unite with others – service agencies, community members, local governments, and our residents – to rise to the challenge and boldly work to strengthen our Northeast Kingdom Communities, one home at a time. The success of our efforts was made possible through numerous partnerships. To all of those who have worked with us and helped us to improve housing situations at this time of dire need, we thank you.

2021 Board of Directors

President Tim O'Neill

Denis, Ricker & Brown

<u>Vice-President</u> **Louise Bonvechio** Community National Bank

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Patricia Sears
NEKTI Consulting

<u>Treasurer</u> <u>Megan Maclure</u> Century 21 Farm & Forest

Rep. Scott CampbellVermont State Representative

Loraine Janowski Resident Representative

Kimico PerryCommunity National Bank

Rev. Dr. Jeffrey PotterSt. Johnsbury Center Church

Rep. Vicki StrongVermont State Representative

Wanda SearsResident Representative

This report demonstrates just some of the successes that we, collectively, have achieved over the past year. We have seen impressive growth with our portfolio of perpetually affordable rental housing units increasing by about 20% in just one year. Our completed projects contributed over \$26 Million to the local economy, but our greatest impact is on the people in our community. As the need for housing increases, the necessity of our housing resources also increases.

Our Property Management team works hard to keep our residents safe and stable in their housing. We currently house 1,019 people in 615 households, including 300 individuals living with a handicap or disability, 304 over the age of 61, and 249 children. 59% of those households earn less than 30% of area median income. Nearly 50 of the families we housed in 2021 came directly from homelessness. We work tirelessly with social service agencies to make sure the wrap-around services our residents need are met.

At the same time, our Support and Services at Home (SASH) Program remains strong and expanding, with over 500 individuals benefitting from the service coordination and preventive nursing care SASH provides. Our food security services remain strong, with over 10,000 meals delivered through the Vermont Everyone Eats Program, resulting in over \$100,000 of income to local restaurants and over 365 individuals benefitting from the program.

Lastly, our Homeownership Center launched a new Housing Stabilization program to assist current renters and homeowners who have fallen behind on their rent, mortgage, and utility bills due to circumstances around COVID-19. In just six months, 31 households have avoided eviction or foreclosure because of the funding and ongoing supports this program provides.

Thanks to the collaboration of so many partners and funders, 2021 has truly been a year where RuralEdge has lived up to its mission of strengthening NEK communities, one home at a time.

Patrick Shattuck
Executive Director

Tim O'NeillBoard Chair

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Scenic View

In Partnership with the Town of Westfield to Create New Housing

Units Rehabbed: 11

Development Cost: \$320,000

Funders:

- NeighborWorks America
- RuralEdge Homeownership Center

General Contractor:

Northern Ridgeline Builders

Architect:

Scott + Partners

Completed: December 2021



"The Scenic View project has created some housing units that are helping to alleviate a housing shortage in our local area. RuralEdge went above and beyond to make sure that all interested parties were well informed as the project was being planned. Neighbors' concerns were fully addressed. RuralEdge is a welcome business to the Village of Westfield."

-Jacques Couture

Town of Westfield Select Board Chair

In December, the first residents of Scenic View Apartments began moving into their new homes. After discussing options for Scenic View, the Town of Westfield's Select Board and Planning Commission, in partnership with Northeastern Vermont Development Association (NVDA), funded a Town Housing Survey to provide the residents of Westfield an opportunity to share thoughts and desires for addressing the Town's housing needs. These results served as a basis for the Town's conversation with RuralEdge regarding Scenic View, which led to the mutual decision to create 11 units of housing for those 55 years old and up with on-site services provided by SASH.



Scenic View Community Room



New studio apartment kitchen at Scenic View

RuralEdge substantially improved each of the eleven units, reconfiguring the layout of each by constructing new walls, replacing windows, flooring and decks, and adding all-new toilets, sinks, windows, electrical panels, kitchens, and appliances. These apartments now serve seniors in a region that, being removed from the population centers of the Northeast Kingdom, suffers a scarcity of suitable housing, and offers thoroughly up-to-date, safe and attractive homes to each of their residents. Combined with the lovely vista of Farman and Black Hills in the distance, which gives the apartments their name, Scenic View represents another high-quality addition to the RuralEdge portfolio of housing options for the people and communities we serve.



"I am glad that RuralEdge is dedicated to historic preservation. I am thankful that our community will remain intact." -Mary McLeod Brightlook Resident

In late October 2021, RuralEdge acquired the Brightlook Apartments "on the hill" in St. Johnsbury. Originally constructed in 1907, the building served as a hospital until the current Northeastern Vermont Regional Hospital (NVRH) was built in 1972. Since that time, the building has continued to serve the health and wellbeing of the community as naturally occurring affordable housing, meaning rents were kept low without any government subsidy. The affordability of these units was put at risk when the property was listed for sale in the spring of 2021.

The residents of this property are primarily seniors, over half of whom are in their eighties, and many have resided at Brightlook for decades. Rents had remained at fixed low rates and few formal leases existed, meaning a new owner could have raised rates immediately, placing all residents at risk of displacement. Fortunately, the property owner shared our concerns and was willing to talk to RuralEdge.

As a result, RuralEdge purchased the property, ensuring that 15 of the 18 units will remain affordable in perpetuity. Within several years, there will be a substantial rehabilitation to update and improve the existing units, as well as opportunities to add units to the site.

Brightlook Apartments

Working with Seller to Preserve Affordability

Units: 18

Development Cost: \$1.8 Million

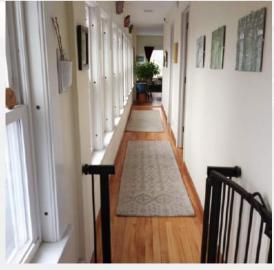
Funders:

- Vermont Housing and Conservation Board
- Vermont Community Loan Fund

Acquired: October 2021



Penthouse Unit on the Third Floor



Fourth Floor Brightlook Unit

New Avenue

A Public-Private Partnership in the Heart of St. Johnsbury

Units: 40

Development Cost: \$15 Million

Green Mountain Power

Funders:

Vermont Housing Finance Agency State of Vermont Downtown Tax Credit Allocation Vermont Housing & Conservation Board **Vermont Community Development Program** Community Development Block Grant **Efficiency Vermont**

Northeast Vermont Development Association Federal Home Loan Bank Affordable Housing Program **Preservation Trust of Vermont Vermont Community Fund**

Partners:

Evernorth **Community Housing Capital Vermont** Citizens Bank **New Depot Square Commercial Properties**

General Contractor: Bread Loaf Corporation

Architect: Duncan Wisniewski Architecture

Completion: December 2021



Studio Apartment Kitchen



Railroad Street Apartment View

The end of 2021 marked the completion of one of the largest and most prominent projects that RuralEdge has ever undertaken: the redevelopment of the New Avenue Hotel.

The redevelopment successfully preserved and stabilized the historic exterior, as well as many interior historic features. At the same time, the project created 40 safe and affordable units. The spacious rooms of the turret are further utilized as elegant community rooms, a property management office, and a kitchen available to all residents.

Units became available for occupancy at the beginning of December, with ten of the units filled in partnership with Northeast Kingdom Community Action (NEKCA) through the Coordinated Entry program. Housing vouchers ensure that the remaining apartments will go to residents in need. In this way, New Avenue's past and future status as a focal point of the community is set in stone.

"The reopening of New Avenue has had farranging positive benefits for the entire St. **Johnsbury community**. In 2021, we saw more new businesses open in St. Johnsbury than at any time in recent memory. Many of these new business owners specifically cited optimism about the revitalization of this historic property as the reason they chose to invest in St. Johnsbury at this time." -Gillian Sewake, Director



St. Johnsbury Chamber of Commerce



Third Floor Community Room



Second Floor Community Room



Grand Opening December 8, 2021

RuralEdge, Evernorth, and New Depot Square Commerical, LLC, joined in a virtual grand opening celebration with nearly 200 attendees on ZOOM. RuralEdge staff were on site during the event to have some of the first residents (right) cut the ribbon to officially open New Avenue!



The Cherry Street Hotel

In Partnership with Service Providers to Bring Permanent Housing to Clients

Units: 9

Development Cost: \$2.6 Million

Funders:

Vermont Housing & Conservation Board NeighborWorks America Efficiency Vermont Green Mountain Power

Preservation Trust of Vermont

General Contractor: Kingdom Construction

Architect: Scott + Partners

Anticipated Completion: April 2022

"RuralEdge provides a service to our community that is essential to support people facing housing insecurities. Housing projects that RuralEdge takes on directly support our community members living in hotels, tents, and vehicles. Not only do they bring housing projects online, but they maintain support for our clients by staying part of the team to help people become successful renters. Housing with RuralEdge means someone has access to safe, affordable, and supportive housing. We cannot fulfill our mission without the work and partnership of RuralEdge." -Becca Lewis, South Director Northeast Kingdom Community Action



The former Caledonia County Jail in St. Johnsbury, known as "The Cherry Street Hotel", is currently being turned into nine units of affordable housing. Working closely with the Preservation Trust of Vermont, RuralEdge has redesigned the historic jail building and warden's house to construct these units while retaining the property's distinctive historical elements, including original brickwork and windows, as well as an historical jail cell in its entirety - complete with barred door, folding steel bunks, and a combination sink and toilet.

In harmony with the historic preservation, the new units feature up-to-date amenities designed to maximize comfort and energy efficiency, including air-source heat pumps, vinyl plank and marmoleum flooring, laundry facilities and an on-site office for service providers.

The project is slated to be completed by April 2022, with the units filled though the Coordinated Entry program, with services from NEKCA, shortly thereafter. The occupation of this historic property will mark another successful step towards providing excellent housing to the underserved citizens of Caledonia County.



Historic Jail Cell Preserved



One of the new, nearly complete units



Henderson House at Burkeland Lane

Burkeland Lane is a multi-generational housing development that includes a nine-unit senior residence at the base of a hillside, with six family units across three duplexes at the top of the hill.

Acquired by RuralEdge in December of 2021, in partnership with Evernorth, the property is beginning to show its age, having last been updated in the 1980s. As a result, RuralEdge and Evernorth will undertake a project to redevelop the property beginning in the spring of 2022. This process will thoroughly update all of the existing units and community spaces, while adding a further eight units in a newly-constructed building clustered with the duplexes at the top of the hill.

Construction will take place in two stages, with work on the new building and the duplexes happening before the renovation of the senior residence. This will allow tenants required to relocate by the project to be temporarily housed in the new units as work continues on the other units.

When completed, both new and rehabilitated units will meet the standard of all newly constructed housing operated by RuralEdge, furthering our goal of bringing high-quality, sustainably-leased housing to families throughout the Northeast Kingdom.



One of the duplexes at Burkeland Lane with the West Burke United Methodist Church in the background

Burkeland Lane

A Partnership for Future Generations

Units Under Construction & Rehab: 23

Construction Cost: \$5.5 Million

Funders:

USDA Rural Development
Vermont Housing Finance Agency
Vermont Housing & Conservation Board
Vermont Community Development Program
Town of Burke
Efficiency Vermont
Green Mountain Power
Federal Home Loan Bank
Affordable Housing Program
Preservation Trust of Vermont
Vermont Community Fund

Partners:

Evernorth Community National Bank

General Contractor: Spates Construction

Architect: S2 Architecture

Construction Anticipated: April, 2022

"RuralEdge's acquisition of this property and their plans for rehabilitation and expansion gives us the confidence that it will be managed and cared for in the same spirit that the original owner, Doug Henderson, had provided for the property. It brings much needed affordable housing for families, individuals, and the elderly population in Burke. The Town of Burke appreciates that RuralEdge is committed to providing support, and programs for these same families and elderly tenants."

-Mike Harris, Town Administrator Town of Burke

Housing Stabilization

Assisting Renters & Homeowners through the COVID-19 Pandemic



The COVID-19 Pandemic has affected the financial stability of many households to the point where their housing may be in jeopardy. Even with the economy recovering, the initial shutdown put households in a hole that they seemingly could not get out of. With funding from Neighborworks and the State of Vermont, RuralEdge was able to launch a Housing Stabilization Program to address this need and set up renters and homeowners for long-term success.

A Housing Retention Counselor was hired to meet with households in need of assistance to look at their current financial situation and offer financial support through state programming, such as the Vermont Emergency Rental Assistance Program (VERAP) or the Homeowner Assistance Program (HAP). RuralEdge also has its own housing stabilization funds to assist households who do not qualify for these other programs. Strengthening Northeast Kingdom Communities, one home at a time, means not only getting people housed, but keeping them housed.



Before Home Repair Project in 2021



After Home Repair Project in 2021

Homeownership Center 2021 Impact

People attended our Homebuyer Education Workshop, resulting in 52 home purchases totaling \$6,512,597.

Homes had necessary health and safety repairs made through our Home Repair Program since beginning of 2020.

Homeowners and Renters avoided possible eviction or foreclosure through our Housing Stabilization Program.

Units of Housing Created through the Re-Housing Recovery

Programs. This program will continue in 2022 as the

Vermont Housing Improvement Program (VHIP).



Keeping Residents Safe & Healthy in their Homes

While the COVID-19 Pandemic has continued to limit our ability to offer large-scale wellness classes, our SASH team works hard every day to check in with our over **500 participants**, stay current on assessments and health services, as well as providing year-round food security services to keep participants safe and healthy in their homes. Here are some of the highlights from 2021.



Thanks to a grant from the Neil and Louise Tillotson Fund of the New Hampshire Charitable Foundation, we were able to expand our SASH services to Canaan and are well on our way to providing services to 35 people in that community.

Food security remains a top priority for our SASH staff. We provide commodities and Veggie Van Go services each month to ensure all residents have sufficient, healthy food, which improves their overall health.



SASH Coordinator Kim Russell & other SASH staff packaging fresh vegetables through Veggie Van Go to deliver to participants



Homeownership Specialist Victoria Malick receives her COVID-19 vaccination

In response to the COVID-19 Pandemic, we partnered with Walgreens to offer vaccines to residents and staff in many of our HUD properties across our housing portfolio.

"I have been a SASH Coordinator now for almost eight years and find it to be the most gratifying job I have done. I love being able to put a smile on my participants faces when I can help make their lives a little bit easier. I look forward to going to work each day and seeing my participants as they often feel like my extended family."

-Danielle Greenwood Senior SASH Coordinator



RuralEdge Statement of Activities

	2020	2019 Restated
Revenues		2015 Nostatou
Rents	4,210,267	3,971,893
Property Management Income	313,980	327,533
Support Services at Home ("SASH")	547,235	521,920
Contribution & Grant Income	2,904,913	537,815
Forgiveness of Debt	305,880	174,854
Homeownership Fees	56,113	72,744
Interest	47,090	67,911
Other	341,542	177,913
Development Fees	243,300	144,750
Total Revenue	8,970,320	5,997,333
Expenses		
Property Management	5,586,642	5,309,677
Support Services at Home ("SASH")	465,635	426,508
Management and General	972,744	889,116
Homeownership	472,008	305,092
Development	501,265	221,227
Community Building and Engagement	91,154	57,145
Total Expenses	8,089,448	7,208,765
Changes in Net Assets	880,872	(1,211,432)
Capital Contributions	1,907,189	625,000
Net Assets Beginning of Year	12,477,135	13,063,567
Net Assets at the End of Year	15,265,196	12,477,135



Emily Savary from St. Johnsbury Academy helps our SASH Staff with Veggie Van Go deliveries



In January, we partnered with our tenant, Central Cafe, to provide meals to residents through the Everyone Eats Program



In August, RuralEdge partnered with the St. J HUB to host a "Neighbor-Up" community building night at Mountain View



RuralEdge and Evernorth staff hosted a community meeting during the summer to discuss the future construction at the property and to answer questions

RuralEdge

Statement of Financial Position

	2020	2019 Restated
Current Assets	4 500 047	745.044
Cash - Unrestricted	1,523,917	745,014
Cash - Restricted	3,771,290	3,049,420
Tenant Security Deposits	144,774	135,867
Accounts Receivable	123,822	109,565
Prepaid Expenses & Other Current Assets	174,990	178,655
Total Current Assets	5,738,793	4,218,521
Property and Equipment		
Land and Improvements	4,322,308	3,847,128
Buildings and Improvements	42,013,097	41,166,637
Furniture & Equipment	1,084,517	1,196,217
Construction in Progress	2,275,661	937,061
	49,695,583	47,147,043
Less Accumulated Depreciation	(13,759,024)	(12,809,374)
Total Property and Equipment	35,936,559	34,337,669
Related Party Loans & Deferred Interest Receivab	ole 1,004,128	1,148,815
Loans Receivable, Net	315,489	514,255
Investments in Partnerships	78,133	78,133
Other Miscellaneous Assets	70,157	83,600
Total Assets	43,143,259	39,192,842
Total Assets	43,143,239	39,192,042
Liabilities and Net Assets		
Line of Credit	185,135	260,038
Accounts Payable & Accrued Expenses	839,209	1,190,289
Tenant Security Deposits	144,774	135,867
Current Portion of Long Term Debt	288,080	728,796
Total Current Liabilities	1,457,198	2,314,990
	,,,,,,,,	_,_,,,,,,,,
Long Term Debt, Less Current Portion	25 997 420	25,070,877
Deferred Interest	25,887,420 533,445	517,991
Total Liabilities	27,878,063	27,903,858
Total Liabilities	27,878,003	21,903,636
Net Assets		
	0 222 020	6 500 777
Without Donor Restrictions With Donor Restrictions	9,222,838	6,509,777
Total Net Assets	6,042,358	5,967,358
Total Net Assets Total Liabilities and Net Assets	15,265,196	12,477,135
iotal Fignifices and Met Assets	43,143,259	40,380,993

\$26 Million in completed development efforts in 2021, with much of the construction and rehabilitation work done through local contractors and subcontractors, contributing to the local workforce and economic health of the Northeast Kingdom.



Furniture was added and the community room at was renovated at The Meadows in Irasburg



Maintenance Technicians Larry Chase (left) and Terry Pray (right) hard at work adding ventilation fans to a property in Newport that we master lease to Northeast Kingdom Human Services (NKHS)



New flooring in the community room at Gilman Senior Housing

Community Building & Engagement

Strengthening our Housing Communities Every Day



Staff prepare Easter Baskets for all of the children in our housing portfolio

In April 2021, thanks to a grant from NEK Community Composting, we were able to provide over 200 Easter baskets for all of the children in our housing. Staff went out on Sunday morning to deliver special treats purchased through the generosity of our local vendor wanting to give back to the community.

In August, thanks to a grant from NeighborWorks America, community leaders from Mountain View in St. Johnsbury hosted a Block Party. The idea for the block party came out of their participation in the Neighborworks Community Leadership Institute. With assistance from staff, a safe and fun event was held with over 50 people in attendance.



Mary Brown (right) poses with Denise Ferrin from Deez DJ at the 2021 Mountain View Block Party



Lakebridge Community Garden after October expansion

In October 2021, thanks to a grant from AARP that we received through the Vermont Community Gardens Network (VCGN), we were able to triple the size of our community garden at Lakebridge in Newport. We also partnered with NEKCA's Parent Child Center next door to offer some of the beds to teach children how to grow their own food.

Also in October 2021, residents of Olivia Place continued the tradition of hosting a Pumpkin Walk. Residents and staff carved 50 pumpkins that were lit on Halloween in memory of our friend, Olivia Beleau.



Olivia Place residents spelled out "Olivia Place" in carved pumpkins for the annual Pumpkin Walk

RuralEdge Housing Portfolio

Town	Units	Town	Units
Barton		Newport	
Crystal Lake Housing	15	Parkview Apartments	12
j		Newport Senior Housing	13
Coventry		Lakeview Housing	16
Coventry Senior Housing	7	Lakebridge Housing	23
		Gov. Prouty Apartments	24
Derby		Gov. Mansion Apartments	16
Johns River Apartments	14	Shattuck Hill MHP	48
Derby Line		Orleans	
Derby Line Gardens	11	Rainbow Apartments	20
Johns River Apartments	9		
		South Ryegate	
Gilman		Lind Homes	7
Gilman Senior Housing	10		
		St. Johnsbury	
Glover		1867 Building	7
Glover Housing	12	Brightlook Apartments	18
		Caledonia Housing	28
Groton		Hilltop Family Housing	24
Clarks Landing	9	Moose River Housing	28
Groton Community Housing	18	Mountain View Housing	48
		Passumpsic View	25
Irasburg		St. Johnsbury Housing	10
The Meadows	10	New Avenue Apartments	40
Island Pond		West Burke	
Island Pond Housing	8	Burkeland Lane	15
Lyndon		Westfield	
Olivia Place	20	Scenic View	11
Mathewson Block Housing	6		
Marigold Apartments	6	Conjoy/Disphility Housing, 25/	5 Units
Maple Ridge MHP	41	Senior/Disability Housing: 256 Units	
Darling Inn	28	Family Housing: 399 Units	
599 Main Street	6	TOTAL: 655 Units	

Over 1,000 people currently live in RuralEdge properties across the Northeast Kingdom

RuralEdge also owns and leases units across the Northeast Kingdom to social service agencies for use by their clients, as well as commercial units in multiple communities.

Strenghtening Local Businesses

As part of our mission to strengthen Northeast Kingdom communities, one home at a time, RuralEdge, strives to support Northeast Kingdom businesses and make sure our investments remain local and contribute to the economy. Here are some of the businesses we worked with in 2021:

802 ENERGY SERVICES, LLC 961 CENTER STREET LLC

ABLE AMERICAN

ACCESSIBILITY SYSTEMS INC.

ALARMCO, INC.

ALL WAYS ANSWERING SERVICE
AMERICAN COMMERCIAL EQ & SPLYS

AMTRUST NORTH AMERICA
APPALACHIAN SUPPLY INC
APPLIANCE LEASING CORP
APPLIED BUSINESS SOFTWARE
ARC MECHANICAL CONTRACORS INC.
ARNOLD & SCANGAS ARCHITECTS INC.

AT&T MOBILITY
ATC GROUP SERVICES LLC
AUBUCHON HARDWARE
AVERY APPRAISAL SOLUTION

B&B SEPTIC BCN TELECOM, INC. BEARDED BUBS LLC BEARDED BUILDERS

BEGIN REALTY ASSOCIATES

BERRY DUNN

BLACK RIVER DESIGN ARCHITECTS, PLC

BLAKE JENKINS PAINTING INC.

BOSTON FINANCIAL INVESTMENT MANAGEMENT KINGDOM CONSTRUCTION INC.

BOURNE'S ENERGY

BROWN'S DRIVEWAY PAVING & SEALING INC.

BUSINESSCARD SERVICES
CARPET CONNECTION INC.
CASELLA WASTE SYSTEMS, INC.
CED-TWIN STATE ELECTRIC SUPPLY

CFW ELECTRIC LLC

CHAMPLAIN VALLEY APPRAISAL SERVICES, PPLC

CHARTER COMMUNICATIONS

CK LAWN CARE COHNREZNICK LLC COMCAST

COMMUNITY NATIONAL BANK CONSOLIDATED COMMUNICATIONS

CONTROL TECHNOLOGIES

CROSS CONSULTING ENGINEERS, P.C.

CURRIER SERVICES CVC PAGING SERVICES D&D ELECTRIC INC.

DARLING INN SR. MEALSITE INC DEAD RIVER COMPANY DELL BUSINESS CREDIT DENIS, RICKER & BROWN, LYV DK INVESTMENTS LLC

DOOR CONTROL INC.
DOUGLAS J KENNEDY
DRR RUBBISH LLC
DUBOIS & KING INC.

DUCHARME EXCAVATING, LLC E. M. BROWN & SON INC. EFFICIENCY VERMONT

ELIMINATOR PEST CONTROL INC.

ELLIE MAE ENCOMPASS

ETERNITY EVERNORTH F.W.WEBB FACTUAL DATA
FRED'S ENERGY
GATE'S ELECTRIC INC.

GBA ARCHITECTURE & PLANNING

GENSBURG & GREAVES PLLC

GRANITE STATE GLASS
GREEN MOUNTAIN ELECTRIC SUPPLY
GREEN MOUNTAIN POWER CORP

GRIME LANDSCAPING & NURSERY
HARRIS PLUMBING & HEATING INC.

HARTFORD LIFE

HARTIGAN

HC PROPERTY MANAGEMENT LLC HD SUPPLY FACILITIES MAINT. HICKOK & BOARDMAN INC. HILLTOP FAMILY PAINTING LLC IMAGINATIONS IN METAL INTERNATIONAL LANDSCAPE INC.

J.B. COLTON
J.D. KANTOR, INC.
JOE AND KATHY SALES LLC
JOY TIRE & AUTO LLC
JP PEST SERVICES, LLC
IUDDY'S SEPTIC SERVICE

KAS INC.

KINGDOM CONSTRUCTION INC. LIBERTY MUTUAL INSURANCE LOWES OF LITTLETON MAINE ENERGY SYSTEMS LLC MARTIN APPRAISAL SERVICES INC. MERKUR CONSTRUCTION, LLC

MODERN FURNITURE MOOSELOOK DINER MRI SOFTWARE, LLC

MUDGETT JOINERY AND CONSTRUCTION

MUTUAL OF AMERICA MUTUAL OF AMERICA LOANS MVP HEALTHCARE INC.

NATIONAL CENTER FOR HOUSING MGMT INC. NATIONAL DEVELOPMENT COUNCIL

NATIONAL DEVELOPMENT COUNCIL
NATIONAL NEIGHBORWORKS ASSOCIATION

NEK COUNCIL ON AGING

NEK ELITE LAWN AND YARD SERVICES, LLC

NEK LANDSCAPING LLC
NELSON ENTERPRISES INC.
NEW ENGLAND FOAM & COATING
NEWPORT DAILY EXPRESS
NEWPORT RENTAL CENTER INC.
NOOTKA LODGE

NEKCC

NORTHEAST LOCK & KEY, LLC NORTHEAST TREE SERVICE NORTHERN RIDGELINE BUILDERS

NP FOAM LLC

ON-SITE INSIGHT, INC.

ONSOLVE, LLC

ORLEANS HARDWARE INC. D/B/A J.B.COLTON

OTIS ELEVATOR COMPANY
PASSUMPSIC SAVINGS BANK
PATRIOT INSURANCE COMPANY
PHILADELPHIA INSURANCE CO.
PICK & SHOVEL

PINE STATE ELEVATOR COMPANY PITNEY BOWES PURCHASE POWER

POULIN LUMBER INC.

PURE WATER TECHNOLOGY INC

Q & B BUILDERS, LLC R & R SPRINKLER INC. R.K. MILES, INC.

RESTORATION UNLIMITED RIGHT-TRAK DESIGN INC. RING CENTRAL. INC.

RJR ELECTRIC LLC RON'S TRUCKING & RUBBISH REMOVAL ROSS ENVIRONMENTAL ASSOC.,INC. ROUND HILL FENCE & SECURITY INC.

RUGGLES ENGINEERING SVC INC. RUSTY'S ELECTRIC, LLC SCHINDLER ELEVATOR CORP SCOTT & PARTNERS INC.

SEARS

SECURED NETWORK SERVICES INC.

SECURSHRED

SHERWIN-WILLIAMS #5260 SIMON OPERATION SERVICES, INC. SIMPSON'S HEATING & PLMG INC.

SOVERNET INC.

SPATES CONSTRUCTION INC.
ST | FIRE EXTINGUISHER SLS/SVC

STAHLER FURNITURE STICKS & STUFF

STONECREST PROPERTIES LLC SUTTON RIVER ELECTRICAL LLC

SYMQUEST

TAMMAC HOLDINGS CORP TETREAULT'S MAPLE FARM LLC THE CALEDONIAN-RECORD PUBL THE GRANITE GROUP

HE GRANITE GROUP

THE MEMPHREMAGOG PRESS INC.

THE SIGN DEPOT LLC

TIMSON BUILDING & SIDING INC.
TNT LAWN AND GARDEN LLC
TOP CLEANING & RESTORATION LLC
TRULINE LAND SURVEYORS INC.
UNLIMITED BUILDING, LLC
US HOUSING CONSULTANTS, LLC
USDA RURAL DEVELOPMENT

VERMONT ASSOC OF CHAMBER EXECUTIVES

VERMONT COMMUNITY LOAN FUND VERMONT ELECTRIC CO-OP INC.

VERMONT ELEVATOR INSPECTION SERVICES, INC.

VERMONT HOUSING & CONSERVATION COALITION VERMONT HOUSING FINANCE AGENCY

VERMONT HOUSING MANAGERS ASSOCIATION VERMONT INFORMATION CONSORTIUM LLC VT AGENCY OF COMMERCE AND COMM DEV

VT ELECTRIC COOP

VT HOUSING & CONSERVATION BOARD

W. B. MASON

WALTER E. JOCK OIL CO., INC. WELLS FARGO BANK, N.A. WORKSITE SOLUTIONS

XFINITY

Assisting Individuals and Towns

Through the administration of the Re-Housing Recovery Program, as well as through working with individuals who operate as sole proprietors, RuralEdge is committed to helping landlords and small businesses thrive in the Northeast Kingdom. Our properties also pay municipal and school taxes; in fact, in 2021, RuralEdge properties contributed \$516,000 in taxes to the different communities we serve. Here are the individuals and municipalities that received payment from RuralEdge in 2021:

Individuals

ARMOND PION **CECILIA LEIBOVITZ** DANIEL R. GUEST DAVID BIRT DAVID CURRIER DAYAMI GARCIA **DENNIS PARENT AND TAUNIA PARENT** ELVIN D. SWITSER II **ERIK ARMSTRONG JODY D. GONYAW** JOHN BOUDREAULT JR. JOHN CHRISTMAN **JOSHUA ROULEAU JUSTIN MORGAN** KYLE L. BUONICONTI LESCHA CARPENTER LESLIE C. DANIELL MELANIE FOX-MCGREGOR MICHAEL F. BRAUN NADINE L. SCIBEK **NORMAN & LYNE LIMOGES** ROBERT BRIGGS **SHAWN MORSE SUZANNE JAMELE** TONI ROBERGE

WILFRED T. SHELTRA WILLIAM LINKOVICH

Municipalities

BARTON VILLAGE TOWN OF BARTON TOWN OF BRIGHTON TOWN OF COVENTRY TOWN OF DERBY VILLAGE OF DERBY CENTER VILLAGE OF DERBY LINE TOWN OF GLOVER TOWN OF GROTON TOWN OF HOLLAND TOWN OF IRASBURG TOWN OF LUNENBURG TOWN OF LYNDON VILLAGE OF LYNDONVILLE CITY OF NEWPORT VILLAGE OF ORLEANS TOWN OF RYEGATE TOWN OF ST. JOHNSBURY TOWN OF WATERFORD TOWN OF WESTFIELD



Governors Mansion, Newport



Shattuck Hill Mobile Home Park, Derby



Lind Homes, South Ryegate



Derby Line Gardens, Derby Line

The RuralEdge Team

Hilary Adams SASH Wellness Nurse

Samuel Barbeau*
Property Manager

Robert Barnum*
Admin. Support Specialist

Michelle Barton Turnover Team Supervisor

Stahr Brown Administrative Assistant

> Kate Buonanno Project Manager

Robin Burnash SASH Coordinator

Lisa Call
Asst. Dir. of Property Management

Diana Cazaudumec
Finance Director

Larry Chase
Maintenance Technician

Gary Chester
SASH Program Director

Mindy Cotnoir
Maintenance Technician

Dawn Cross
Homeownership Center Director

Laurie Degreenia Finance Manager

Dave Drew Maintenance Supervisor

Naomi Gallagher Finance Manager Melinda Gervais-Lamoureux SASH Coordinator

> Dale Gilman Senior Property Manager

Chris Greenwood*
Maintenance Technician

Danielle Greenwood Senior SASH Coordinator

Bob Hansen Senior Construction Manager

Chris Karlen*
Maintenance Technician

Rita Laferriere*
SASH Wellness Nurse

Kelly Lavelle
Director of Property Management

Anita Little*
Leasing Coordinator

Robert Little
Director of Community Development

Doreen Lyon
SASH Coordinator

Jim MacFarlane*
Turnover Specialist

Victoria Malick Homeownership Specialist

Becky Masure
Director of Real Estate Development

Michael Masure Maintenance Technician

Liz May*
SASH Wellness Nurse

Chad McCormick
Maintenance Supervisor

Susan Mund SASH Coordinator

Theresa Perron Property Manager

Isaac Poe Rehab Specialist

Terry Pray
Mechanical Maintenance Specialist

Kim Russell SASH Coordinator

Jeff Santo Maintenance Technician

Patrick Shattuck
Executive Director

Marci Simpson SASH Lead Wellness Nurse

Heather Stahler SASH Coordinator

Brandi Stone Property Manager

Teresa Switser Property Manager

Jan Wade HOC Office Services & HR Coordinator

Christina Young*
Compliance Specialist

*New to the Team in 2021

2021 Homeownership Center Contributors



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Join us in our mission to strengthen Northeast Kingdom Communities, one home at a time. Visit ruraledge.org/donate to sign up for our online newsletter or to make a contribution.



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