



impact

CHAMPLAIN
HOUSING TRUST



1984-2014
30
YEARS



ANNUAL REPORT FISCAL YEAR 2013

◀ FRONT COVER

Bob and Lynne Robbins purchased their house in Jericho eighteen years ago through CHT’s shared equity program. “We were looking for a place to stay in for a long time,” Bob says. “Obviously, we are still here. We have raised kids here and they have moved out. And we are still here and happily so.” PHOTO: JON SHENTON



MISSION

The Champlain Housing Trust is a Community Land Trust that supports the people of Northwest Vermont and strengthens their communities through the development and stewardship of permanently affordable homes.

BOARD OF DIRECTORS

Front row left to right: Joe Colangelo, Carina Driscoll, Sandra Dooley, Sarah Muyskens.
Second row left to right: Richard Kemp, Kathy T. Luce, Joe Reinert, Jess Wilson.
Back row left to right: Frank Lenti, Willie Pearson, Paul Bohne, Tim Gutchell, Rosalyn Graham.
Not pictured: Adam Piper

Dear Friends,

How would you sum up the work of an organization like the Champlain Housing Trust in one word? This is what we attempt to do each year as we sit down to prepare our annual report.

As we look back over this past year we see lasting changes in peoples’ lives and in the communities we serve. One example is the purchase of South Meadow, 148 apartments in Burlington. We bought the property to preserve affordability and provide homeownership opportunity for people like Karleen and Alan Wagner who just purchased the home – newly renovated – that they had rented for 25 years (see page 5).

Another is the construction of Harrington Village in Shelburne (see page 10), which is adding to the center of that community with new affordable housing – just like the recently completed Avenue Apartments in Burlington’s New North End has with a development that combined senior and family housing. Maleka Clarke and her son have found a home there (page 3).

We recently evaluated a program we created called Ready, Set, Rent!, which gives denied rental applicants an opportunity to repair and rebuild their credit to get what they really need: a secure and stable place to live. Like

Linda West (page 7), close to half the people we’ve served in this program came to us either homeless or on the edge of it with no other place to turn. We’re proud to say that Ready, Set, Rent! is the most recent innovation that is being copied elsewhere.

Our purchase of a motel and conversion of that property to an emergency housing facility – complete with services from partner agencies – is our latest attempt to provide a path to permanent housing for the most vulnerable people in our communities. It’s in the early days, but we are already finding permanent and secure housing solutions for some like the Sweeney family (page 13) who have found an affordable home in one of our apartments after a short stay and access to assistance.

There’s so much more. In the past year, we counseled over 100 people facing foreclosure and helped over 50 households like the Ly family (page 9) purchase homes through our shared equity program. This year also saw our new mobile home replacement program, funded by the State in




response to Tropical Storm Irene, get going in full swing. We’ve recently adopted a new program called SASH (Support and Services at Home) to help

coordinate the services that seniors and people with disabilities in our apartments receive while keeping them at home.

So how do we encapsulate all of this in a word? Impact.

With appreciation to all of our partners and donors: we couldn’t have accomplished any of this without you.


Brenda Torpy
Chief Executive Officer


Paul Bohne
Board President



“If a person has a stable base and a stable home to go to, they can work to change the world. I went from essentially being homeless, and now I am a nurse. I take care of many people, and that is through support.”

PHOTO: JON SHENTON

Maleka Clarke and her son live at Avenue Apartments on North Avenue in Burlington, new apartments that opened in the summer of 2012. Maleka not only put herself through college to become a nurse, she also serves as the president of her son's school's PTO.



“We could not have done this without the Champlain Housing Trust. We knew nothing and you walked us through everything. We love our location, we have good neighbors and we’re warm and cozy.”

PHOTO: JON SHENTON

Karleen and Alan Wagner purchased a condo at South Meadow in Burlington – a home they had rented for 25 years. The purchase was possible because CHT purchased the development in November, 2012 to preserve affordability and provide an opportunity for affordable homeownership.



“I was humiliated. We had never missed a payment on anything before. And I was scared out of my skull, having nightmares. I really thought we’d be out on the streets. But we love it here. We wouldn’t be here without you.”

PHOTO: JON SHENTON

Up until 2011, Linda and Linwood West had a stable life. Linda worked as a geriatric nurse, and their main concern was Linwood’s serious health issues. Then Linda lost her job and the problems began cascading. The couple could not make their mortgage payments. Eventually their lender foreclosed on the house and their credit rating plummeted. Things only looked up after they found CHT and enrolled in our credit counseling program called Ready, Set, Rent! and moved into one of our apartments.



“After 14 years [of renting],
CHT helped us to buy our
dream home.”

PHOTO: JON SHENTON

Hon Ly fled Vietnam, his native homeland, and met Ky Nguyen in a refugee camp in Malaysia where they lived for seven years before being approved to come to the United States. Once here, the family settled into Winooski and after renting various apartments over 14 years, CHT helped them achieve their dream of buying a home in 2013. They are now paying \$320 less a month in housing costs and building equity.



**“It takes a town
to create a village.”**

impact

Champlain Housing Trust CEO Brenda Torpy made that remark in front of over 100 people who attended a groundbreaking ceremony for Harrington Village in Shelburne. Shelburne residents pushed for years to increase housing opportunity for people of all incomes in their community, and the result is new family and senior housing that will open in the summer and fall of 2014. PHOTO: ROSS LAVOIE, WRIGHT & MORRISSEY, INC



“One brick falls out, and then another, and then another and before you know it pretty soon your house falls down. I don’t know where we’d be without the Champlain Housing Trust. Probably living in our Jeep.”

PHOTO: MATTHEW THORSEN.COM

Mike and Julie Sweeney lived with their three young kids in Burlington’s south end in an apartment Mike had rented for 13 years – and then the rent went up at the same time he lost one of his part time jobs. The next brick that fell was Julie’s loss of work, and soon they were without a home. CHT’s new emergency housing, Harbor Place, provided them with a safe place to be while they got back on their feet with the help of a caseworker and CHT’s credit counseling. Now they are in a Housing Trust apartment in Winooski they can afford.

Creation and Stewardship of Affordable Homes

At the heart of all community land trusts’ mission is the stewardship of land for the benefit of the community. CHT accomplishes this goal by ensuring long-term affordability and preserving the quality of our precious resources through land and property acquisition, construction, covenants, and the management of property transfers from one homeowner or community group to another.

We hold dear our responsibility to ensure that these properties always serve the wider community as set forth in our mission statement. The Board of Directors, elected by the membership at the annual meeting, must approve each transaction, and no parcel of land can be returned to private, for-profit use without a vote of the full membership. Thus, all public and private contributions are an investment in our community’s stock of permanently affordable housing.

In FY 2013, we brought 16 new homes into our shared equity portfolio, stewarded the transfer of 35 other from one owner to another, added 148 apartments at South Meadow (with some being converted to condominium), another six in a building in Essex Junction in partnership with the HowardCenter, and began construction at Harrington Village in Shelburne.



Multi-Family Housing				
PROPERTY	TOWN/CITY	APARTMENTS	CLOSING DATE	TYPE
South Meadow	Burlington	148	11/2/2012	Preservation
30 Pearl	Essex Junction	6	12/31/2012	Acquisition
Harrington Village	Shelburne	42	6/18/2013	New Construction

Shared Equity Homes				
ADDRESS	CITY/TOWN	TYPE OF HOME	DATE OF SALE	TYPE
93 Hyde Street	Burlington	Single-Family Detached	10/1/2012	Resale
180 Woodbury Road	Burlington	Single-Family Detached	10/16/2012	New
89 North Champlain Street, Unit J	Burlington	Condominium	10/23/2012	Resale
81 Manhattan Drive, Unit A	Burlington	Duplex	10/30/2012	Resale
29 Roscoe Court	Essex Junction	Single-Family Detached	11/8/2012	New
25 Camel View Lane	Charlotte	Condominium	11/30/2012	New
160 Wiley Road, Unit 304	Colchester	Condominium	11/30/2012	Resale
1375 North Avenue	Burlington	Single-Family Detached	11/30/2012	Resale
133 Lyman Meadows, Unit I-2	Hinesburg	Condominium	12/10/2012	Resale
161 Austin Drive, Unit 78	Burlington	Condominium	12/28/2012	Resale
5 Wheeler Round Road	Swanton	Single-Family Detached	1/10/2013	New
409 Farrell Street, Unit 405	South Burlington	Condominium	1/30/2013	Resale
150 Lebel Drive	Swanton	Single-Family Detached	2/22/2013	New
69 Palmer Court	Shelburne	Single-Family Detached	2/22/2013	Resale
124 Plattsburgh Avenue	Burlington	Single-Family Detached	2/28/2013	Resale
409 Farrell Street, Unit 110	South Burlington	Condominium	3/28/2013	Resale
88 Sherman Street	Burlington	Condominium	3/29/2013	New
37 Shepard Street	Winooski	Single-Family Detached	3/29/2013	Resale
5 East Road, Suite 103	Fairfax	Condominium	5/3/2013	Resale
2 East Village Drive	Burlington	Condominium	5/3/2013	Resale
34 Valade Street	Burlington	Condominium	5/15/2013	Resale
701 Dorset Street, Unit 14	South Burlington	Condominium	5/15/2013	Resale
6 Gilbert Square	Milton	Condominium	5/21/2013	Resale
52 Hillary Lane	Milton	Single-Family Detached	5/24/2013	Resale
5 East Road, Suite 106	Fairfax	Condominium	5/29/2013	Resale
18 Besaw Road	Richmond	Single-Family Detached	5/31/2013	Resale
231 West Street, Unit A	Winooski	Condominium	6/5/2013	Resale
76 Oak Street	Burlington	Single-Family Detached	6/11/2013	Resale
601 Dalton Drive, Unit A	Essex Junction	Condominium	6/18/2013	Resale
3 Calo Court	St. Albans	Single-Family Detached	6/19/2013	New
1182 Severance Road	Colchester	Single-Family Detached	6/21/2013	Resale
15 East Road, Suite #103	Fairfax	Condominium	6/28/2013	Resale
63 North Avenue, Unit 1	Burlington	Condominium	7/11/2013	Resale
4 Baird Street	Burlington	Condominium	7/15/2013	New
86 Pinecrest Drive, Unit 11D	Essex Junction	Condominium	7/26/2013	Resale
7 Hillary Lane	Milton	Single-Family Detached	7/29/2013	Resale
81 Manhattan Drive, Unit B	Burlington	Duplex	8/2/2013	Resale
46 Walnut Street	St. Albans	Single-Family Detached	8/9/2013	New
259 North Street	Winooski	Single-Family Detached	8/15/2013	New
16 McCabe Circle	Shelburne	Condominium	8/16/2013	Resale
23 Meadow Road	South Burlington	Single-Family Detached	8/16/2013	Resale
147 Hildred Drive	Burlington	Condominium	8/19/2013	Resale
3 Baird Street	Burlington	Condominium	8/21/2013	New
104 Seneca Avenue	Essex Jct.	Single-Family Detached	8/23/2013	New
13 Simms Street	Burlington	Single-Family Detached	8/28/2013	New
18 Raymond Place	Burlington	Condominium	9/6/2013	New
16 South Meadow Rd	Burlington	Condominium	9/13/2013	New
10 Camel View Lane	Charlotte	Condominium	9/13/2013	Resale
2 Baird Street	Burlington	Condominium	9/20/2013	New
171 Sandhill Road	Essex Junction	Single-Family Detached	9/27/2013	Resale
154 Park Street	Burlington	Single-Family Detached	9/30/2013	Resale

Dear CHT Members and Partners,

As Champlain Housing Trust enters its 30th year of operations, we can look back with both a sense of awe and well deserved pride of all we’ve accomplished. A key transformation point seven years ago at the merger of two housing agencies kicked off seven consecutive years of positive financial results and growth. Results made all the more remarkable by the challenging economic times in which they were achieved. The objective measures are impressive; a nearly doubling of total assets from \$40 million to \$77 million during the seven year period, and a corresponding increase in net assets of \$18 million to \$41 million as of September 30, 2013. CHT’s return on net assets for the period averaged slightly better than 7.5%, again at a time of economic stress when reinvestment rates were near zero.

Approximately half of the growth in total assets occurred this year with the acquisition of the South Meadow Apartments in Burlington’s South End. Our largest deal ever, this single transaction increased our overall assets by nearly 40% and secured affordable housing for hundreds of residents.

A closer look at the balance sheet reveals the strength of CHT’s commitment to mission. Of the \$77 million in total assets, a full 94% are invested in what can be called Mission Assets; the sticks, bricks and mortar of our permanently affordable homes and associated community assets. Unrestricted net assets of \$34 million, including unrestricted cash and receivables of approximately \$5 million provide the leverage and flexibility needed to pursue and respond to opportunities as they arise.

These are indeed impressive measures and results, but it is important to remember that they are not self generated. CHT’s number one asset is its people.

A high caliber staff dedicated to excellence and mission, and a Board that stays true to mission and its stewardship responsibilities. And yet this alone is not enough. Financial inclusiveness, transparency, and best practices are important elements of the CHT culture, as are a supportive working environment and state of the art technology. Add our members, partners, and funders to the mix and you have the recipe to our past and future success.

CHT is strong financially and well positioned to remain so. We commit to you that we will continue to work to meet our mission and remain stable and innovative while serving the people living in our communities.

Timothy M. Gutche

Tim Gutche, Treasurer
Board of Directors



Tim Gutche served for several years on the Burlington Community Land Trust Board of Directors, and then as the Treasurer of the Champlain Housing Trust Board since 2006. He has served three terms and is now leaving service. The organization is grateful for his steady leadership, financial acumen and significant accomplishment in his volunteer service. We are all the better for it.

Consolidated Statements of Financial Position

ASSETS	2013	2012
CURRENT ASSETS		
CASH - OPERATING, PROPERTY ACCTS	\$670,779	\$823,164
CASH - RESTRICTED DEPOSITS, FUNDED RESERVES AND DEVELOPMENT ACCTS	2,932,488	1,916,622
CASH - BOARD DESIGNATED RESERVES	331,339	395,000
CASH - LOAN FUND	719,719	692,206
HOMES FOREVER FUND	1,894,827	1,777,635
RENTS RECEIVABLE	91,645	37,878
DONATIONS AND PLEDGES RECEIVABLE	93,574	157,206
OTHER RECEIVABLES	698,227	520,291
GRANTS RECEIVABLE	168,745	131,198
INVENTORY	7,157	5,779
PREPAID EXPENSES	84,504	109,841
NOTES RECEIVABLE - CURRENT MATURITIES	135,982	99,763
TOTAL CURRENT ASSETS	7,828,986	6,666,583
NOTES RECEIVABLE - CURRENT MATURITIES	10,928,567	10,123,156
LESS CURRENT MATURITIES	(135,982)	(99,763)
NOTES RECEIVABLE, LESS CURRENT MATURITIES	10,792,585	10,023,393
HOUSING COVENANT LOANS	13,447,145	12,923,093
FINANCING COSTS, NET ACCUMULATED AMORTIZATION	155,016	77,515
EQUITY IN PARTNERSHIPS	281,315	281,810
PROPERTY AND EQUIPMENT		
LAND - HOMES HELD FOR RESALE	9,994,901	9,055,868
LAND - HELD FOR RENT	8,954,854	4,524,115
BUILDINGS - HELD FOR RENT	32,263,340	18,367,087
OFFICE FIXTURES, EQUIPMENT AND APPLIANCES	292,309	195,928
LEASEHOLD IMPROVEMENTS	0	0
WORK IN PROGRESS	2,071,220	896,637
TOTAL	53,576,624	33,039,635
LESS ACCUMULATED DEPRECIATION	(8,943,689)	(8,238,286)
NET PROPERTY PLANT AND EQUIPMENT	44,632,935	24,801,349
TOTAL ASSETS	\$77,137,982	\$54,773,743

LIABILITIES AND NET ASSETS	2013	2012
CURRENT LIABILITIES		
ACCOUNTS PAYABLE	\$217,359	\$150,509
ACCRUED EXPENSES	455,190	317,200
ACCRUED INTEREST	75,507	31,585
ACCRUED VACATION PAY	208,716	198,406
SECURITY DEPOSITS	178,839	52,731
RESERVE DEPOSITS HELD	366,269	278,927
PREPAID RENT	35,074	36,100
DEFERRED REVENUE- CURRENT	29,723	66,837
LINE OF CREDIT	-	134,726
CURRENT PORTION OF LONG TERM DEBT	530,356	232,270
TOTAL CURRENT LIABILITIES	2,097,033	1,499,291
DEFERRED REVENUE - LESS CURRENT PORTION	-	9,723
LONG TERM DEBT, LESS CURRENT PORTION	33,808,013	13,786,195
DEFERRED INTEREST	214,112	204,389
TOTAL LIABILITIES	36,119,158	15,499,598
NET ASSETS		
UNRESTRICTED	34,309,963	33,680,450
TEMPORARILY RESTRICTED	93,574	157,206
PERMANENTLY RESTRICTED	6,615,287	5,436,489
TOTAL NET ASSETS	41,018,824	39,274,145
TOTAL LIABILITIES AND NET ASSETS	\$77,137,982	\$54,773,743

Unaudited - Full Copies of Our Audited Financial Statements Are Available Upon Request.

Consolidated Statement of Activities

FOR YEARS	2013	2012
REVENUES, GAINS AND OTHER SUPPORT		
GRANTS	\$2,105,450	\$2,091,957
DONATIONS	81,538	199,649
DONATIONS - PROPERTY	0	251,700
RENTS	3,436,228	1,875,374
INTEREST	200,158	179,271
GAIN ON SALE OF PROPERTIES	872,360	564,764
LOSS ON DISPOSAL	(43,367)	(88,843)
GAIN ON BARGAIN PURCHASE	0	670,150
FEES AND OTHER REVENUES	4,582,740	4,224,949
TOTAL REVENUES AND OTHER SUPPORT	11,235,107	9,968,971
EXPENSES		
DEVELOPMENT	269,159	298,688
HOMEOWNERSHIP	1,359,602	1,293,978
PROPERTY MANAGEMENT	7,007,639	4,868,566
MANAGEMENT AND GENERAL	463,105	534,777
FUNDRAISING	390,923	409,716
TOTAL EXPENSES	9,490,428	7,405,725
CHANGE IN NET ASSETS	1,744,679	2,563,246
NET ASSETS AT BEGINNING OF YEAR	39,274,145	36,710,899
NET ASSETS AT END OF YEAR	41,018,824	39,274,145

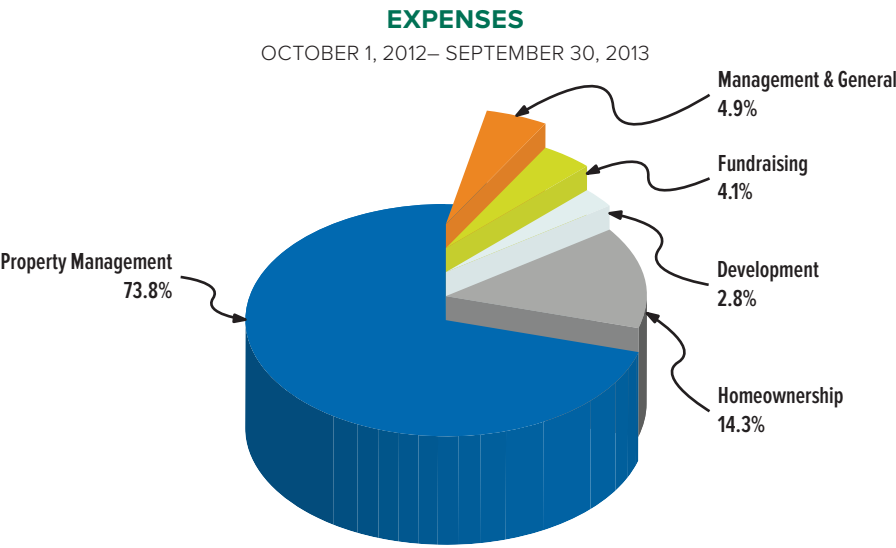
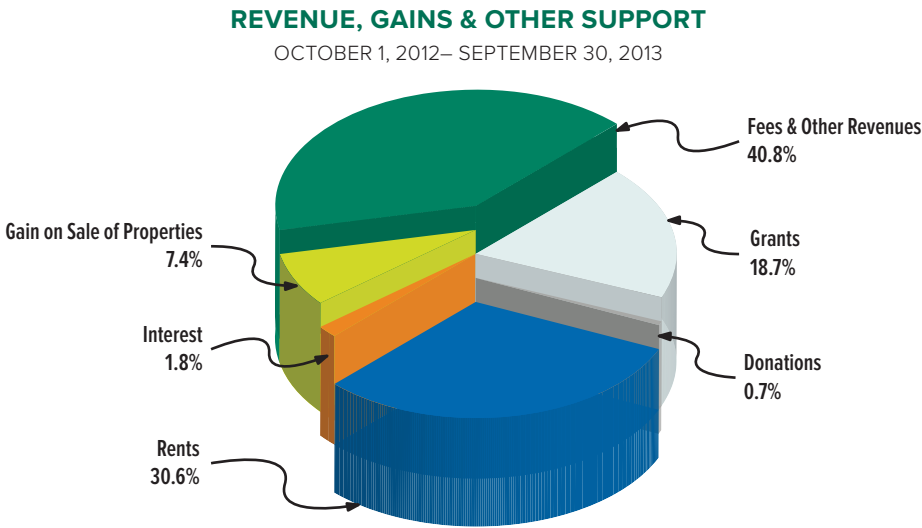




PHOTO: JON SHENTON

Appreciation

When individuals, businesses, agencies or grant makers support the work of the Champlain Housing Trust they are, in the words of resident **Maleka Clarke** (page 3), making “an investment in potential.” We are grateful to all who have contributed.

The following pages list three primary categories of giving:

Cornerstone Community

Cornerstone Community donors make three to five year pledges to our operations, giving us the confidence of knowing that we can plan for a solid future of serving individuals and families in need of housing. These gifts are listed in order of when they were made; our Cornerstone Community luncheon missed the end of our fiscal year by a few weeks in FY 2013, so we’ve listed the FY 2014 gifts this year.

If we have inadvertently omitted your name or misspelled it, please accept our apologies and let us know. If you are interested in making a gift to any of our funds or programs or have questions about giving to the Champlain Housing Trust, please contact Chris Donnelly at (802) 861-7305.

Community Campaign and Grants

Annual fund giving, as well as both capacity and program-specific grants, provide CHT the ability to serve thousands of people each year with our housing, education and counseling programs. This support ensures that we remain relevant to the needs of the people and communities we serve. All donations listed are from our FY 2013, which runs from October 1, 2012 to September 30, 2013.

Lois H. McClure Homes Forever Fund

Our endowment fund, hosted by the Vermont Community Foundation, provides an annual grant to underwrite our operations. This fund, supported by dozens of donors, was established to create a permanent source of funding to go hand-in-hand with our commitment to permanently affordable housing. If you are interested in making a planned gift and directing it towards the Homes Forever Fund, please call us to discuss.

CORNERSTONE COMMUNITY

FISCAL YEAR 2011

Mary & John Abele
L Randolph & Jane Amis
Ludy B. Biddle
Paul & Nancy Bohne
Jeanne A. Boucher & Bob Holt
Rowena Brown
Celia & Matthew Daly
Chris Donnelly & Nina Chill
Sandra & John Dooley
William & Ellen Dorsch
Ashleigh & David Ellsworth-Keller
Eric F. Farrell
James & Marion Foley
Senator Sally G. Fox & Michael Sirotkin
Joyce Gallimore & Sam Swanson
Arnold & Virginia Golodetz
Bill & Debra Gottesman
Rosalyn & Thomas Graham
Sharyl Green & Peter Lackowski
Jodi Harrington
Lawrence Kupferman & Susan Schoenfeld
Ann C. Livingston
Kathleen & Daniel Luce
Jackie & David McMakin
Neil & Elisabeth Mickenberg
Lois Minsky
Jeanne Morrissey
Sarah E. Muyskens & Michael Green

FISCAL YEAR 2014

L Randolph & Jane Amis
Stephen Antell & Barbara Leaf
John E. Davis & Bonnie Acker
Patricia M. Fontaine
Emily & Darren Higgins
Mary Catherine Jones
Mary P. Kehoe
William & Judith Kelly
Councilor Jane E. Knodell & Ted Wimpey
Barbara Leaf & Stephen Antell
Robin Lloyd
Jackie & David McMakin
Carol McQuillen
Eugene F. Morrissey
Sherrill Musty
Councilor Karen S. Paul & Mark W. Saba
Will & Lynette Raap
Paul R. Sisson
A. Lynn Stillman
William R. Talentino
David M. Weinstein & Erin Hanley
Tod & Yvonne Whitaker
Amy W. Wise

COMMUNITY CAMPAIGN & GRANTS

FISCAL YEAR 2012

Alec & Jill Barclay
Allen & Brooks
Ryan Bartley
John Bossange

Ian S. Boyd
Lauren-Glenn Davitian
Donald & Judith Dickson
TJ Donovan & Jessica McCloud
Rep. Johann L. Donovan
Margaret & David Ellis-Green
John & Jane Ewing
Karen & Wayne Fox
Avery Hall & Andrea B. Rogers
Rob LaClair
Rep. Joan G. Lenes
Frank U. Lenti
Susan & Dick Martin
Katharine B. Morgan
Patrick S. Robins & Lisa A. Schamberg
John & Dianne Shullenberger
Senator Diane B. Snelling
Mary M. Sullivan
Jane A. Van Buren & Gigi Weisman
Jessica A. Wilson

FISCAL YEAR 2014

L Randolph & Jane Amis
Stephen Antell & Barbara Leaf
John E. Davis & Bonnie Acker
Patricia M. Fontaine
Emily & Darren Higgins
Mary Catherine Jones
Mary P. Kehoe
William & Judith Kelly
Councilor Jane E. Knodell & Ted Wimpey
Barbara Leaf & Stephen Antell
Robin Lloyd
Jackie & David McMakin
Carol McQuillen
Eugene F. Morrissey
Sherrill Musty
Councilor Karen S. Paul & Mark W. Saba
Will & Lynette Raap
Paul R. Sisson
A. Lynn Stillman
William R. Talentino
David M. Weinstein & Erin Hanley
Tod & Yvonne Whitaker
Amy W. Wise

\$250 TO \$499

Michael Boardman
John & Alida Dinklage
Louise Elving
Thomas Gioia
Timothy & Laurie Gutchell
Brian & Patricia Meyer
Nancy Owens & Shanon Dugan
Nadine L. Scibek
Jon Shenton
Kandi & Mark Thermansen
Charlie & Mima Tipper
David M. Weinstein & Erin Hanley
Anton & Yona Yellin

\$50,000 & UP

Burlington Housing Trust Fund
Citizens Housing & Planning Association
City of Burlington

NCB Capital Impact/Cornerstone Homeownership Initiative Project
NeighborWorks America
Vermont Community Development Program
Vermont Community Foundation – Lois H. McClure Homes Forever Fund
Vermont Housing & Conservation Board

\$10,000 TO \$49,999

Lois H. McClure
Rural LISC
TD Charitable Foundation

\$1,000 TO \$9,999

Anonymous (2)
Isabella M. Acker
Citizens Bank Foundation
William & Valerie Graham
Charles Hoag
KeyBank Foundation
Michael Monte & Wendy Hess
New England Federal Credit Union
Junius L. Powell, Jr.
Audrey Willoughby

\$500 TO \$999

Aboriginal Affairs Canada
David & Meredith Babbott
John E. Davis & Bonnie Acker
Janet E. Hicks
William & Ron Kilburn
Councilor Jane E. Knodell & Ted Wimpey
Henry & Molly Lambert
Main Street Landing Co.
Tim Parsons & Anne Judson
Elizabeth S. Shayne & Tiffany Bluemle
Frances C. Stoddard & Harry Grabenstein
Jean H. Wright

\$250 TO \$499

Michael Boardman
John & Alida Dinklage
Louise Elving
Thomas Gioia
Timothy & Laurie Gutchell
Brian & Patricia Meyer
Nancy Owens & Shanon Dugan
Nadine L. Scibek
Jon Shenton
Kandi & Mark Thermansen
Charlie & Mima Tipper
David M. Weinstein & Erin Hanley
Anton & Yona Yellin

\$100 TO \$249

Susan Ainsworth-Daniels
John & Betsey Berryman
Sister Lucille Bonvouloir
Joseph & Dale Boutin
Alice Brown & Andrew McClellan
Charles & Mary Brush
John T. Carpenter
Chittenden County Regional Planning Commission
Doris D. Cramer
Julia Curry
Kelly & Ande Deforge
Amy Demetrowitz
Frank & Joan Demetrowitz
Tom Dillon & Cyn White
Bill & Benedicte Dodge
Ruth & Jack Drake
Carina Driscoll
Brian Dunkiel
Dynapower Company
Dana & Michael Engel
Jennifer Engle
Rich & Terri Feeley
Leta C. Finch & Bill Ryerson
Rev Roberta Finkelstein
Dr. Erica Foldy & Roger S. Luckmann
Patricia M. Fontaine
Frances Foster
Marian Fritz
Cathleen L. Gent & Frances R. Huntoon
Nancy Goodrich
Danita L. Hanson & David Martin
Janet Harvey-Coutrayer & George Coutrayer
Michael Healy & Debra Blumberg
Emily & Darren Higgins
Oda W. Hubbard
Jennifer & Neil Hyman
John B. Kassel & Julie A. Campoli
Chuck Lacy & Gaye R. Symington
Michael & Marjorie Lipson
Rep Terence D. Macaig
Elaine McCrate
Michael & Ida McNamara
Dan Mendl
Nicholas & Bridget Meyer
Billie E. Miles & Sharon Corkum
Elizabeth B. Miles
John & Robin Milne
Eugene F. Morrissey
Russell C. Newton
Barbara Nolfi & Don Schramm
Jeffrey & Parminder Padgett
William A. Pearson

Richard C. Pillard M.D.
Bill Polk
Margaret Pond & James Rader
David Porteous & Vicky Smith-Porteous
Will & Lynette Raap
Cheryl Read
Joseph A. Reinert & Shakuntala Rao
Peter & Nancy Richardson
Kenn & Judith Sassorossi
Barbara Scotch
Margaret Skinner
Franklin & Ann Smallwood
Susan Smith
Jessie P. Snyder
Christine M. Staats & Brian Perkins
Sandra Steingard & G Scott Waterman
John C. Stewart II
James J. Talbot & Nancy Standley
Mary Twitchell
Sarah Tyner
United Way of Chittenden County
Ruth E. Uphold
W P Wagner
Tod & Yvonne Whitaker
James H. Wick Esq.

\$50 TO \$99

David & Gene Adams
Peter & Susan Alden
Kristin Allosso & Jeff Smith
Meg & Jay Ashman
Gretchen S. Bailey
Jerry & Patricia Barton
Anthony & Nancy Bianchi
Donna Bister & Marc Estrin
Bart Blaner
Janet & John Bossi
Sara Burchard
Matthew & Masako Carter
David & Rita Clark
Drs. Richard & Rose Colletti
Glenn & Ronalyn Cummings
Ann M. Curran
Richard & Kate Donnelly
Diane Edgecomb
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