

## We were able to rebuild our lives with help from SEVCA's matched savings program

Imagine losing all your belongings, as well as beloved family pets, in a fire in the middle of winter. That's what happened to the Kehoes last December when the house they were renting went up in flames. Yet out of the ashes of this tragedy blossomed the beautiful spirit of community. Fundraising sites sprung up and raised thousands of dollars for this newly-homeless family of 11. And as luck would have it, the Kehoes had recently completed SEVCA's Individual Development Account (IDA) matched savings program and were working on a plan to purchase a house. "The timing was phenomenal," said Robin Kehoe. "(The IDA) really helped us make a fresh start."

Both Robin and her husband Dan had completed SEVCA's Financial Fitness class in preparation for the IDA. Robin said she was pleasantly surprised by how much she enjoyed the class, and just how much they both learned, including information about the USDA Rural Development loan program for first-time homebuyers. At the time of the fire they were pursuing the USDA loan, and the necessity of finding a new home after the fire "kicked us into high gear." For several months, this large family had to double up in a friend's house, but finally in April of 2015 they closed on a new house and were able to stabilize their lives.

The family now has a new chicken coop (courtesy of USDA), a new dog, and their daughter just got a kitten. Finally "...it feels like home," Robin said. She says the IDA program helped reinforce her and her husband's commitment to being smart with their money and getting the most "bang for the buck." As a result, they are making more than the minimum payment on their mortgage each month so they can pay it off faster.

**Robin says "It's a commitment, and it takes time to save. But it's absolutely worth it. With the IDA, homeownership is a real possibility!"**



## Our heating bills were cut in half because of the Weatherization Program



Daniel and Darlene Lique, both previously widowed, have had their share of grief and heartbreak, but circumstances brought them together in their golden years (Dan is 74 and Darlene is 77) and they now have the love and companionship they both deserve. Thanks to SEVCA and our supporters, they also now have a warm, more energy-efficient home and pay less than half of what they were paying to heat it before it was weatherized.

***“Each day as we have a cup of coffee, I look out my window and smile. My home is warmer and I do feel so much more secure—and we have you to thank for this!” Darlene exclaimed.***

Like many other Vermonters, both Daniel and Darlene worked in area factories and other local companies all their lives, raised families, and now depend entirely on social security because they never earned enough to put away anything for retirement. Being able to reduce their energy bills was a huge relief for them. And the challenge of taking care of their health—Darlene has emphysema and has to be on oxygen for a large part of the day—is a little easier now that cold winter air is not rattling through the windows and seeping in through previously-uninsulated walls.

## My daughter can focus on just being a kid thanks to SEVCA

In many ways, Tommy Borrell Jr. is like any proud father of a 3½-year-old girl—he thinks she’s the sweetest, smartest child that ever lived, and he would do anything for her. But unlike most, Tommy has had to go to great lengths to ensure that his child, Isabella, is in a safe, healthy environment, having recently taken full-time custody of her. This transition has not been easy, and he is glad that Head Start was there to give Isabella a place to “play, interact with other kids, and focus on just being a kid!”

“Now that she has her needs met, Isabella has made tremendous strides,” Tommy says. Isabella’s language and number skills, along with her curiosity and creative expression have “exploded!” says Tommy. Since he doesn’t have a car, Head Start has often helped this single father with transportation to make sure his daughter could attend, and also recently hired him as a cook.

***“My daughter is now exuberantly outgoing and happy with the world!” Tommy gushes, “Whereas before she was that way just with me.”*** With Head Start’s support, Isabella is sure to continue to thrive.

