



Meeting Needs | Changing Lives

SEVCA

SOUTHEASTERN VERMONT COMMUNITY ACTION

2017–18 Annual Report

Executive Director's Message

As I write this, we're reviewing SEVCA's values, vision and mission—as part of our long-term strategic plan. That's forcing us to evaluate how well our work and actions reflect those core foundations and, more broadly, how our country measures up to them. And the inescapable conclusion about the latter is that our most cherished values – equality, opportunity, hope, compassion, respect, dignity – and the core elements of the American Dream – Life, Liberty, & the Pursuit of Happiness – have been under assault for the past 2½ years, and the attacks show no sign of abating, at least for the rest of this Administration and possibly well beyond. Rather, they seem to be escalating almost daily.

What's worse, the people whose rights, freedom, and well-being have been most violated and diminished by these onslaughts are the most vulnerable Americans – the poor, elderly, ill, disabled, unskilled or uneducated; racial, ethnic or religious minorities; victims of discrimination due to sexual orientation or gender identity; refugees and other immigrants; and all others least able to withstand the assaults.

There are too many examples to list more than a few, but some of the worse offenses include:

- The generalized, slanderous stereotypes of many groups of immigrants, legal or not (and even American citizens descended from them), as drug peddlers, rapists, terrorists, and criminals of every kind who come from “shit-hole” countries which they should go back to, even when they were born here;
- The “Muslim Ban” on all immigrants from selected Muslim-majority countries;
- The separation of families and caging of men, women and children under inhuman conditions at our border, and extreme narrowing of eligibility for asylum status;
- Denial of safe, decent shelter, housing, health care and other basic human needs to immigrants;
- The unrelenting attacks on the Affordable Care Act to deprive millions of Americans of their health insurance and the basic health care it enables;

- Voter purges, scams, and suppression to keep poor, minority, and other vulnerable citizens from voting;
- The proposed 2020 Census “citizenship” question to discourage counting of marginalized residents, thus shifting political representation and government funding to more white and affluent areas.
- The proposed redefinition of the poverty measure, designed to deny access to essential services for millions of currently eligible households.

The barrage of insults to our very humanity has been so relentless that it is mind-numbing and tempting to avoid hearing about. But we must not only hear it but stand up and fight against it! The only way we'll end this dehumanization of our country is to speak out loudly and clearly that we've had enough. America was already great, so this president couldn't make it great again. What he **has** done is to “Make America **Hate** Again.” The government perpetrating this outrage, or failing to take action to stop it, is **our** government: We elect the President, Members of Congress, and other public officials who carry out **our** will, and we must make it indisputably clear what that will is.

And as SEVCA, we must take action because the people bearing the brunt of the assault are **our** people, those who we, and the other 1,000+ Community Action Agencies (CAAs), were created to help, whose needs and interests we were created to represent, and whose safety, stability, health and general welfare we were created to preserve and protect. Doing any less would be an abdication of our core purpose, and a violation of our core values. We can't let that happen, and I'm confident that we won't. As we have for more than a half century, we'll continue to stand up, in solidarity with CAAs and other advocates across the country, to keep fighting until this great country returns to its senses.



Steve Geller



Executive Director Stephen Geller accepts a donation to SEVCA from Springfield Co-op based on customer contributions to the 'Change for Change' program.

Board of Directors

October 2017–September 2018

- Kathryn Poston, President
- Donald Skekel, Vice President
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- Suzanne Swanson, Member Emeritus



SEVCA's IMPACT

October 2017 – September 2018

SEVCA served **7,188** people in **3,452** households in the past year.

Emergency Services

719 households (1,667 individuals) received **\$309,874** in emergency fuel assistance.

339 households (742 individuals) received housing services, including **\$204,416** in eviction prevention and re-housing assistance.

1,131 households (2,354 individuals) received **4,212** diverse services from our Family Services program.

Health

109 households (184 individuals) received help to access affordable health insurance through the Health Navigator program.

Clothing and Household Essentials

339 households (689 individuals) obtained **\$13,996** in free clothing and furniture from our "Good Buy" Thrift Stores.

Housing and Energy

24 homes (55 individuals) received emergency home repairs valued at **\$110,336**.

196 homes (348 individuals) received weatherization services at a total value of **\$1,917,126**.

58 households (91 individuals) received emergency heating system repairs or replacements valued at **\$93,429**.

Financial Education and Asset-Building

311 households (448 individuals) claimed **\$717,592** in credits and refunds via tax preparation assistance.

23 individuals earned a savings match of **\$25,674** via the SaVermont program (formerly Individual Development Account program).

107 individuals participated in Financial Fitness training to help them reach their financial goals.

Workforce Development

63 individuals in our Ready for Work program received comprehensive job readiness education and support.

53 entrepreneurs received counseling & support for new or existing businesses.

Early Childhood Development

87 children (332 individuals in families) received comprehensive early childhood development education & family support from our Head Start program.



New Community Solar for Community Action Project Provides Energy Assistance to Vulnerable Households

Over 33 million American households struggle with energy poverty, forcing them to make difficult choices between home energy and other basic necessities, such as health care, housing, or adequate nutrition. In Vermont, energy poverty affects 1 in 5 households.

SEVCA has completed an innovative project that will help reduce energy costs for selected low-income households while contributing to environmental sustainability: Community Solar for Community Action (CS4CA). This project consists of a 110 kW ground- and roof-mounted solar array sited on SEVCA's property in Westminster, VT. The array is expected to produce an estimated 119,500 kWh of electricity annually (at a current value of \$23,200) for at least 25 years. **The power produced will be used to reduce the high energy burdens of approximately 50 area households with low incomes through virtual credits on their electricity accounts.** Complementing our home weatherization and emergency fuel assistance programs, CS4CA will be an important new tool in SEVCA's efforts to ensure that all vulnerable households can meet their energy needs now and in the future.

SEVCA has worked in partnership for over a year with the Minnesota-based Rural Renewable Energy Alliance

(RREAL) to develop the project as part of the national Solar in Your Community Challenge, a competition sponsored by the U.S. Department of Energy (DOE). SEVCA's is one of several community solar projects RREAL developed during the competition period, and RREAL was awarded the runner-up prize. Catamount Solar, a Vermont-based, employee-owned solar contractor, was selected to install the array.

Community solar is a fiscally responsible and environmentally appropriate alternative to conventional, fossil-fuel-based energy assistance. **We expect CS4CA will help demonstrate a new, nationally relevant, scalable model of energy assistance, enabling low-income households to meet their energy needs while supporting the development of renewable energy resources.** The project aims to help chart a new future towards a more sustainable low-income energy assistance program nationally.

SEVCA would like to thank all our project supporters, including the U.S. Department of Energy, the Windham Regional Commission, the Thompson Trust, VLITE, the Vermont Community Foundation, High Meadows Fund, and the dozens of other contributors who have made this project possible.



On October 25, 2018, SEVCA celebrated the completion of Phase 1 of the Community Solar for Community Action (CS4CA), and dedicated the project to the memory of Harald Schmidtke, SEVCA's Weatherization Director of 25 years, who passed away earlier in the year. Vermont State Representative David Deen (also a former SEVCA Executive Director), State Senators Becca Balint and Alicia Nitka, and Sheila Reed, representing U.S. Senator Bernie Sanders, attended the event, along with Harald's children: Carolyn, Max, and Nicole. CS4CA will be a fitting memorial to Harald, whose dedication to improving the lives of our neighbors and the sustainability of our community was unwavering throughout his tenure at SEVCA.



Perspectives on Poverty: Findings from SEVCA's Community Assessment

Every three years, SEVCA undertakes a Community Assessment in order to better understand and document some of the major challenges that people with lower incomes face in Windham and Windsor counties. In 2018, we surveyed many of SEVCA's clients as well as organizations in the community that have insight into the needs of people with low incomes. Here are some of the results of the Client Survey, which received 218 responses. Visit www.sevca.org to view the full Community Assessment.

Households with lower incomes struggle just to meet their basic needs. 62% of those surveyed said their household income is not enough to meet their family's basic needs (i.e. food, shelter, clothing, medical care, etc.). 59% said they have had to borrow money or use their credit cards just to pay for their basic needs.

Chronic lack of adequate income or even a period of financial stress can lead to a debt trap for many lower-income households. 58% of survey respondents said they can't afford the monthly payments on their debt, and 60% said they can't get credit or have bad credit. 74% said they are unable to save money regularly.

Few opportunities other than low-wage work are available to this population. Among lower-income workers surveyed, 72% said that most of the jobs they can get don't pay well, and 74% said they and/or their partner had to work more than 40 hours/week just to pay the bills.

More education and/or training is needed to help households move out of poverty. 54% of respondents said they need more education or training to get a better job, and 67% of this group said they are not able to afford the education or training program they need. 50% said they would like to start a business but need more support and training.

Housing costs represent one of the most persistent barriers to sustainability for low-income households. 70% of respondents felt there was not enough affordable, safe housing in their area, and 56% said that they have a hard time paying their rent and/or mortgage. 24% said

they are behind in their rent or mortgage payments, and are therefore at risk of homelessness.

Housing quality is also a concern, with 77% of lower-income homeowners surveyed saying that their home needs major repairs but they can't afford them. 42% of all respondents said that their home or apartment was cold in the winter and/or not insulated well.

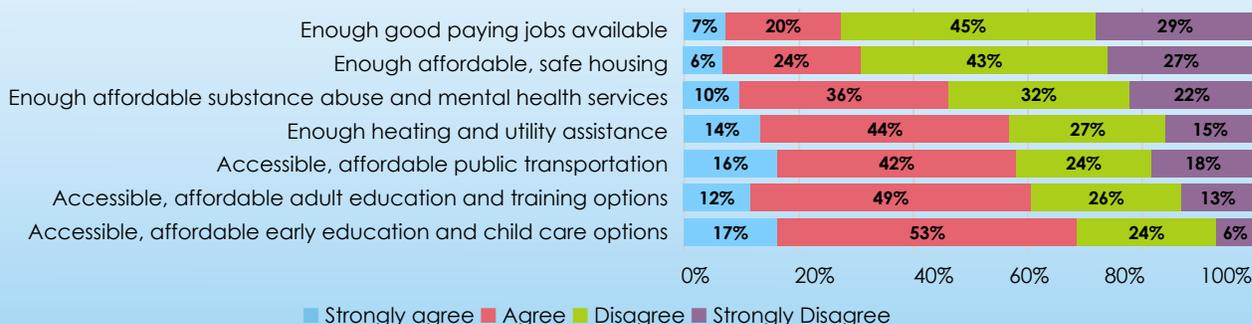
Most lower-income households have trouble making ends meet despite receiving at least some public benefits. For example, 76% of survey respondents received 3SquaresVT (Food Stamps), yet 47% said they sometimes skip meals to save money on food, one of the indicators of food insecurity.

Mental health is also a significant concern for many lower-income households. Mental health challenges and poverty often go hand in hand, often brought on due to the stresses of living in poverty. 47% of survey respondents say they or someone in their family needs help with a problem like depression, anxiety / stress, or other mental health issue.

Public transportation is not feasible for most, and affording car repair/maintenance is a serious barrier. 76% of respondents said that public transportation does not go where they need to go at the times they need it, and most people need to rely on their cars. However, 74% of those with a car said they had a hard time maintaining it and 80% said if their car needs a major repair, they won't be able to afford to fix it.

Are there enough resources **in our community** to solve major challenges affecting people with low incomes? Here's what our survey respondents had to say. The majority **disagreed or strongly disagreed** that there were enough good paying jobs available; affordable, safe housing; and affordable substance abuse and mental health services.

Community Needs: 2018 Client Survey



'Wildflowers' Grows with SEVCA's Matched Savings Program



Tess Lindsay, owner of the Wildflowers Playschool in Putney, was 27 years old when she launched her business with the help of the SaVermont program (formerly called Individual Development Accounts/IDA) in 2014. She had a degree in Childhood Education from Antioch College, and had taught in various schools, but she realized that if she wanted to make a career out of working with young children, she would need to make the bold move of opening her own school. Five years later, with a thriving school that has a waiting list for the next two years, Tess is again utilizing the SaVermont program, this time to help her obtain her teacher's license.

"I wanted to make a career out of my passion of working with young children," Tess says, **"The boost I got from matched savings and SEVCA's help with my business plan made a huge difference!"** In fact, Tess said that simply going through the process of writing up the business plan was more helpful than she realized—it helped her to research her market and properly price her program, key to her success in attracting families to the school.

Tess was drawn to the idea of opening her own school because she liked the idea of being involved with the 'business side' of the work and also so that she could put her own developmental philosophy of working with children into practice. Tess is incredibly enthusiastic when describing that philosophy, inspired by child development professionals like Carl Rogers, a key principle of which is "unconditional positive regard" for children, and "loving them through all their feelings." Tess heavily emphasizes the social-emotional aspect of child development and also developing children's curiosity about the natural world. No matter the weather, children at Wildflowers spend time outdoors, and many educational activities are based on what they find there.

It took Tess some time before finding the right location at an affordable price—finally finding a great space at the Putney Community Center—and Wildflowers now serves families from Putney and surrounding communities. The matched savings from SaVermont went entirely toward classroom equipment and supplies, and friends and parents of children in the school have helped her to gradually improve the space. It's important to Tess that the school is accessible to children who come from families with a variety of income levels, and she has a sliding scale fee structure; she's able to do that in part because parent work contributions help keep her costs down. Eventually, because of the state's commitment to Universal Pre-K and the Act-166 funding that is available to both public schools and private pre-school programs, Tess realized that to ensure the school's sustainability, she needed to upgrade her credentials to meet the standards required for this funding. She returned to SEVCA's SaVermont program once again, this time to help get her teaching license.

"I was faced with the challenge of coming up with several thousand dollars that I just didn't have," Tess said. **"But the process of saving a bit of money each month and the boost you get with matched savings helped me meet this challenge."** It took Tess over a year to meet her savings goal, but as soon as she did, she was able to pay the fees for the peer review and portfolio development processes required to get her license.

"The IDA (SaVermont) has so incredibly supported my business," Tess said. **"There were definitely times in the first year of my business that I wondered what I'd gotten myself into. But you've got to stick with the saving, and stick with your dreams, even if it seems difficult!"** Even setting aside \$30–\$50 per month can have a big impact!"



Long Stretch of Homelessness Ends in Stable Home for Happy Couple

Sharon and Wayne Hayes became homeless in August of 2018 when Sharon's mother passed away and they were displaced from an apartment they had shared with her. The couple's only income was from disability assistance, and they could not find a place to live that they could afford. For the past 9 months, they either slept in their car or, on extremely cold nights, stayed in a motel. Toward the end of winter, with the end of the state program that provides emergency housing assistance during cold weather, they were forced to give up their car so that they could pay to stay in a motel.

Now, the Hayes' extended stretch of homelessness has finally ended, and they're celebrating their recent move into an affordable 2-bedroom apartment in West Lebanon, developed by Twin Pines Housing Trust. Various agencies collaborated to get them to this point, including the Upper Valley Haven, a homeless shelter that provided case management services to the couple; LISTEN, which provided temporary housing assistance; and SEVCA, which provided security deposit assistance so that they could move into their new apartment.

"I was homeless for 9 months, basically living on the streets," Sharon said. "When I found this apartment, my prayers were answered! I finally have my own place and I don't have to worry about where to sleep at night! Every day, I wake up and wonder, 'Are we really in our own apartment? Is this really our home?'"

According to SEVCA Family Services Worker, Shannon Trinske, the couple had applied for housing but were repeatedly turned down. **"Throughout all of this they somehow remained optimistic,"** she said. **"They were forced to make tough choices, like giving up their car because the high payment took a huge chunk of their income.** But they persevered until, finally, they got the good news that Twin Pines Housing Trust (who had originally denied their application) had decided to take a chance on them."

The assistance provided to Sharon and Wayne didn't end when they signed the lease on their new home—various individuals and a local church donated furniture, and SEVCA and the Haven collaborated to provide clothing and household essentials chosen from the Hartford "Good Buy" store. During their visit, Darline Rhoades, SEVCA's Thrift Store Director, heard the couple talking about how they could not find a mattress and they might have to rent one, and she immediately offered them a king-size mattress, bedframe, and linens in great condition that she had just accepted from a donor. SEVCA does not normally take mattress donations, but had made an exception in this case, and it

turned out to be a lucky break for the Hayes family!

Wayne said he would like people to know that if they face the kinds of problems he and Sharon have, "There are organizations out there that will work with you, if you're willing to work with them. **If it wasn't for SEVCA, Upper Valley Haven, and Listen, we would have never gotten this apartment. And we're so happy to finally have a home!**"



Multiple Services to Meet Multiple Challenges

Kelli Moran lives alone in her own “off-the-grid” home in Westminster and makes a living from her housecleaning business. Now nearing retirement age, she very much appreciates the assistance she’s received from SEVCA, which has helped her save money, access adequate health care, and remain in the home she loves. Kelli has had positive experiences with several SEVCA programs over the years, including Health Navigation, Weatherization, and the Volunteer Income Tax Assistance (VITA) program.

Several years ago with the advent of Obamacare, Kelli felt overwhelmed when trying to understand the various coverage options in a changing health insurance environment. **She learned about the Health Navigation program and received help to enroll in a public health plan suited to her needs, crediting SEVCA’s Health Navigator with “cutting through all the red tape.”** Her insurance has been critical to her well-being, as she faced a number of health issues in recent years. Now, since she will become eligible for Medicare, she recently consulted with the Health Navigator once more and received a referral to a program that will help her better understand her health insurance options as a senior.

Kelli received free tax preparation assistance through VITA for the first time this past year. With the many changes in tax law in 2018, she didn’t know what to expect. A learning disability makes it difficult for her to understand and fill out forms, and she has been paying a tax preparer \$300–\$400 every year to file her returns. Kelli said she found SEVCA’s volunteer tax preparers to be “very efficient and very thorough,” and said, **“The tax program has helped me be more organized; I now know what receipts I need to save, and what I can and can’t deduct.”** She found that she had a lot of health care

expenses that she could deduct, and she’s expecting a healthy tax refund this year.

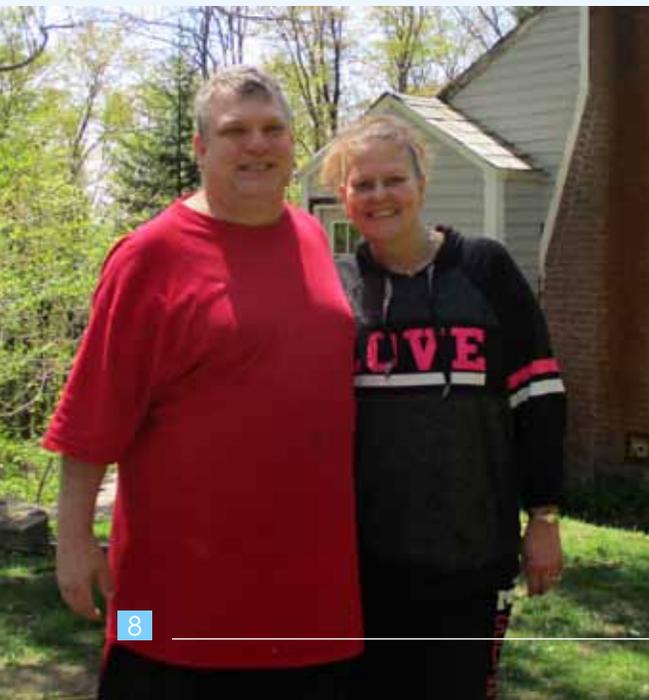
Perhaps the greatest impact on Kelli’s life was made by the Weatherization program this past December. Kelli uses solar power for most of her home electricity needs, and a back-up generator when the solar system is not producing. She uses a wood stove to heat her home, and says that in winter, “I was never able to get the house above 60 degrees.” SEVCA’s energy audit found a number of issues that were making her home energy systems function inefficiently. There was not enough air circulation in her home for the wood stove to work well, so a new ventilation duct for the wood stove was installed, which solved that problem. The storage battery for the solar system was stored in a small, uninsulated basement, too cold for the batteries to work efficiently. Insulating that area allowed the battery to store more of the solar energy she was producing, and for longer. The program also insulated the sill of the home and the walls of an extension. Kelli says she could hardly believe the huge difference these measures made in her home—she’s barely had to run the generator since December, and she’s used much less wood.

“And I’m *comfortable* now,” Kelli said. **“As I’ve gotten older, I’m much more sensitive to cold; it’s really become an issue. I was thinking I’d have to move out of the house. Now I can heat my home to a comfortable 68 degrees, and I’m using less wood.”** Kelli was also impressed with the Weatherization crew. “They were so professional—they worked seamlessly, were polite and respectful, and explained everything they were doing. I had to rearrange my schedule to accommodate them, but it was SO worth it!”

Thank You from a SEVCA Weatherization Client: John Mundie

I would like to sincerely thank you for your assistance in acquiring weatherization for my home. During the winter seasons, Vermont has below-zero temperatures and it is very financially challenging to heat our home. Raising a disabled child while struggling to keep the house warm was a huge burden on my shoulders. I inquired with SEVCA a few months ago and before I knew it, they were prepared to install a new pellet stove as well as weatherize my home. Before, the warmest I could get my home was 62, using blankets over the doors and windows to try to keep out the cold. Now I can get it up to 70 degrees, and my family is so much warmer and happier. I want to say thank you from the bottom of my heart to SEVCA. Now I feel as though I can breathe again, and keep my 11-year old daughter safe and warm.

Pictured: John Mundie and Melody Dodd

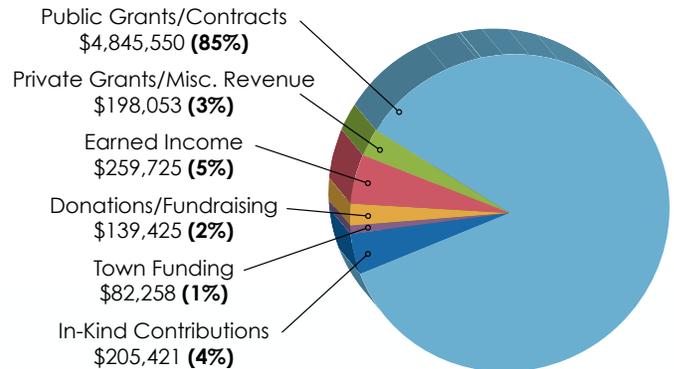


FY2018 Financial Summary

Statement of Financial Position

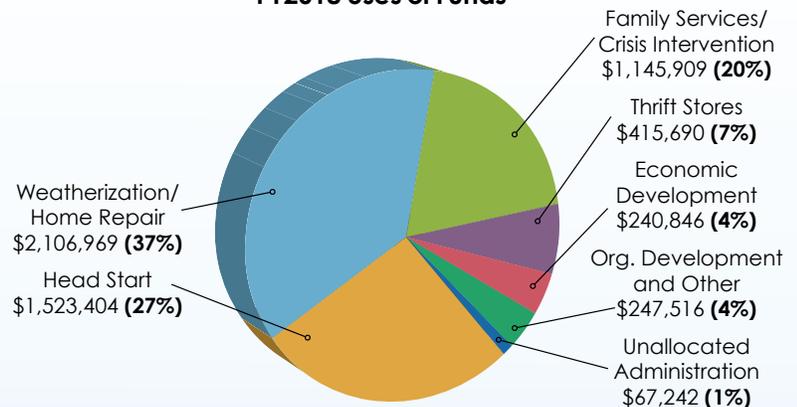
ASSETS	2018	2017
CURRENT ASSETS		
Cash	\$963,721	\$947,697
Accounts receivable	812,394	733,134
Investments	13,172	14,301
Employee receivables	9,735	2,797
Inventory	32,442	35,347
Prepaid expenses	75,383	72,624
Total current assets	<u>1,906,847</u>	<u>1,805,900</u>
PROPERTY		
Land, buildings and equipment	1,291,752	1,272,453
Less accumulated depreciation	-806,364	-757,493
Property, net	485,388	514,960
TOTAL ASSETS	<u>\$2,392,235</u>	<u>\$2,320,860</u>
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Current portion of long term debt	\$22,665	\$46,589
Accounts payable	111,497	48,993
Accrued payroll, vacation and related liabilities	231,973	187,798
Accrued expenses	115,076	44,556
Refundable advances	644,939	687,003
Total current liabilities	1,126,150	1,014,939
LONG TERM DEBT		
Notes payable, less current portion shown above	11,190	33,882
Total liabilities	<u>1,137,340</u>	<u>1,048,821</u>
NET ASSETS		
Unrestricted	1,204,587	1,212,604
Temporarily restricted	50,308	59,435
Total net assets	<u>1,254,895</u>	<u>1,272,039</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$2,392,235</u>	<u>\$2,320,860</u>

FY2018 Revenue & Other Support



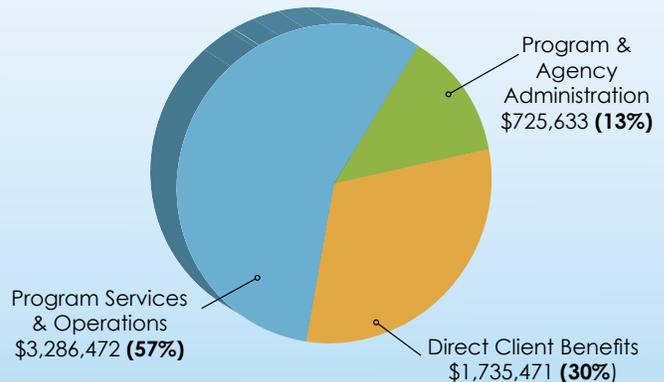
Total Revenue & Support \$5,730,432

FY2018 Uses of Funds



Total Expenditures \$5,747,576

FY2018 Allocation of Expenditures



Total Expenditures \$5,747,576

FUNDING SOURCES FY2018

SEVCA would like to thank all of our funders and donors for helping us to achieve our mission. You have made it possible for us to assist 7,188 people with lower incomes (3,452 households) in the past year.

DIRECT FEDERAL

Dept. of Health & Human Services (HHS)

- Head Start Program

Dept. of Agriculture/Rural Development (USDA/RD)

- Housing Preservation Grant (HPG)

FEDERAL VIA STATE

Agency of Human Services (AHS)

Dept. for Children & Families (DCF)

- Crisis Fuel Assistance (HHS / LIHEAP)
- Child & Adult Care Food Program (USDA / CACFP)
- 3Squares Vermont (USDA / SNAP)
- Community Mental Health Services Block Grant

Office of Economic Opportunity

- Community Services Block Grant (HHS / CSBG)
- Emergency Food & Shelter Program (EFSP)
- Job Start Grant (USDA / SNAP)
- Weatherization (DOE)

Dept. of Vermont Health Access

- Vermont Health Connect Navigator

FEDERAL VIA OTHER SOURCES

Capstone Community Action

- Jobs for Independence (JFI)
- Assets for Independence (SaVermont)
- Champlain Valley OEO (CVOEO)
- Volunteer Income Tax Assistance (VITA)

Connecticut Association for Community Action (CAFCA)

- Regional Performance & Innovation Consortium (RPIC)

STATE OF VERMONT

Agency of Human Services (AHS)

Dept. for Children & Families (DCF)

- Childcare Subsidies

- State Crisis Fuel Assistance
- **Office of Economic Opportunity**
- Weatherization (HWAP / EHSRP/VLITE Vermiculite)
- Micro Business Development Program (MBDP)
- Housing Opportunity Program (HOP)
- Assets for Independence (SaVermont)

Agency of Education

- Universal Prekindergarten/Act 166

Towns of:

Andover	Marlboro
Athens	Newfane
Baltimore	Norwich
Brattleboro	Putney
Bridgewater	Rockingham
Brookline	Springfield
Cavendish	Townshend
Chester	Wardsboro
Dover	Weathersfield
Dummerston	West Windsor
Grafton	Westminster
Guilford	Weston
Halifax	Whitingham
Hartford	Wilmington
Hartland	Windham
Jamaica	Windsor
Londonderry	Woodstock
Ludlow	

FOUNDATION / PRIVATE / COMMUNITY GRANTS AND DONATIONS

Bellows Falls Polish American Club #1
 Bellows Falls Emblem Club
 Ben & Jerry's Community Action Team
 Brattleboro Area Affordable Housing
 Brattleboro Country Club
 Burtco, Inc.
 C. Cowles Community Trust
 Christ's Church
 Chroma Technology
 Clark's Quality Foods
 Clay Point Associates
 Colonial Electric
 Community Bank, N.A.
 The Couch Family Foundation
 Dillon Chevrolet
 Emily Landecker Foundation
 Energy Federation, Inc.
 Entergy Employee Matching Program/Power to Care
 Fanny Holt Ames and Edna Louise Holt Fund
 Farnum Insulators
 Fenton Family Dealerships
 First Baptist Church of Bellows Falls
 First Baptist Church of Saxtons River
 First Congregational Church of Westminster
 First Congregational Church of Newfane
 First Congregational Church, UCC, Springfield
 First Universalist Parish
 Gay & Lesbian Fund of Vermont at the direction of Sabine Dickel & Jean Philipson-Zeeb
 George A. Dascomb Trust
 Granite United Way
 Greater Hartford United Church
 Green Mountain Power
 Guilford Community Church
 Hannaford Bags 4 My Cause
 Hanover Consumer Co-op
 IPG Employee Benefits Specialists
 King's Daughters & Sons
 Kinney Pike Insurance
 Lamb and McNaughton, P.C.
 Leadership Southeast Vermont
 Leone, McDonnell & Roberts, P.A.
 Magee Office Products
 Martha McDaniel Revocable Living Trust
 Mutual of America
 Network for Good—anonymous
 Newcomb's Masonry
 N. Springfield Baptist Church
 Northeast Delta Dental
 Northern Safety & Industrial
 Norwich Lions Club

The Old South Church
 Omega Optical
 Paydata Workforce Solutions
 The Patrick Foundation
 People's United Bank
 People's United Community Foundation
 Periwinkle Foundation
 Peru Congregational Church
 Rotary Club of Bellows Falls
 Rural Renewable Energy Alliance
 Sandri Energy
 Savings Bank of Walpole
 Senior Solutions
 Simon Operation Services
 Ski for Heat
 Springfield Food Co-op
 Springfield Housing Authority
 St. Barnabas Church
 St. Mark's Episcopal Church
 St. Michael's Episcopal Church
 Stewart Property Management
 Streeter LLC
 Subaru of Keene/Fenton Family Dealerships
 Sunset Tool, Inc.
 Taftsville Chapel Mennonite Fellowship
 The Thompson Trust
 United Church of Bellows Falls
 United Way of Wisconsin
 United Way of Windham County
 Vermont Catholic Charities, Inc.
 The Vermont Community Foundation (anonymous donors)
 The Vermont Country Store
 VSECU
 The Walmart Foundation
 Westminster Auto Service
 Weston Priory
 The Women's Fund at Vermont Community Foundation
 The Windham Foundation
 The Windham Regional Commission
 The Wurster Family Foundation
 WW Building Supply

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First Baptist Church of Bellows Falls

In honor of Nancy Muller Milligan

Melissa and Philip Sheehy

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- Help ensure that local families in crisis can get help to prevent homelessness, keep the heat on, access affordable health insurance, and build personal assets.
- Support our efforts to build people's skills, help them create sustainable livelihoods, and lay a strong foundation for children's educational success.
- Enable us to improve the energy efficiency and habitability of area homes.
- Sustain our thrift stores as a low-cost resource for the basic needs of clothing, furniture, and household goods.





Our mission is to enable people to cope with, and reduce the hardships of poverty, create sustainable self-sufficiency, and reduce the causes and move toward the elimination of poverty.

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- Denise Mason, Director of Economic Development
- Pat Burke, Director of Family Services
- Lori Canfield, Director of Head Start
- Darline Rhoades, Director of Thrift Stores
- John Nielson, Home Repair Coordinator
- Tom Clews, Finance Director
- Becky Himlin, Director of Planning and Development
- Paul LaFreniere, IT Administrator
- Linda Brooks, Executive Assistant

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Fax 802-722-4509
Toll Free 800-464-9951

Thrift Stores

Bellows Falls	463-9084
Springfield	885-7074
White River Junction	359-4183

Outreach Offices

Brattleboro (outreach)	254-2795
Brattleboro (housing)	579-1314
Springfield	885-6153
White River Junction	295-5215
Windsor Satellite	674-2900

Head Start

Main Office, Springfield	885-6669
Springfield classroom	885-6664
Chester (GMUHS)	875-3904
White River Junction (Northwoods)	295-1122