Good afternoon and thanks for joining us, I am Judy Simpson. Since it’s founding in 1976 Habitat for Humanity has built more than 500,000 homes with people in need of affordable shelter. To date 2 1/2 million people are living in Habitat homes. There are several Habitat for Humanity chapters across Vermont and they are all working to eliminate substandard housing and to give families a hand up to a life of stability in affordable homes of their own. This afternoon we welcome David Mullin from Green Mountain Habitat for Humanity serving Northwestern Vermont. Welcome and thanks so much for being with us.

Dave.: Thanks Judy; it's a pleasure to be here.

Judy.: I guess this is an exciting time because there is a new Habitat in Lamoille County?

Dave.: There is actually. Green Mountain Habitat is the affiliate for the area and under our wing if you will is a brand new chapter in Lamoille County. We have a chapter that has been in existence up in Franklin Grand Isle for about four years but the Lamoille County one is going to build their first house in Morrisville starting this summer.

Judy.: That's pretty exciting.

Dave.: It is, it's great to see a new group of people come together and bring hundreds of volunteers to help us build this new home for our family.

Judy.: The Green Mountain Habitat is Vermont's oldest chapter; tell us a little bit about the chapter.

Dave.: Green Mountain Habitat started in 1984 and there was a small group of folks locally who had heard about Habitat International and went down to America's Georgia where it started and came back jazzed up and said there's a need in our area for affordable housing and if we could get people together like they do with Habitat this will make a difference in our community and they did it. Today we’ve built over 58 houses in the area with the help of thousands of local volunteers.

Judy.: I understand that Habitat for Humanity is actually the sixth largest homebuilder in the United States.

Dave.: It is, it's huge and it gives an awareness to how many people are helping because it takes on an average about 400 volunteers to build a single Habitat house.

Judy.: I was surprised to hear that. Why so many?
Dave.: There are just so many parts. I always joke that you ask a typical home builder how many people and he'll say three or four people they really know what they're doing we can build a good house. Habitat goes to the other end of the spectrum and says give me 400 people that really don't know much about building a house and we will build a good house. We build five star energy rated homes of all sorts but they're simple decent and affordable homes.

Judy.: How exactly does it work because I think people realize that Habitat exists but are not sure who applies for the houses or how it works? Do you buy the land first what happens?

Dave.: Basically the way it works is Habitat purchases a piece of land. In the last couple years we've been very fortunate. We've had a few pieces of land donated but actually over the course of time of the Green Mountain Habitat has been around that's only happened twice that we've had land donated so typically we purchase a piece of land then we have an informational meeting and people can apply to find out about Habitat and how they can possibly be become a Habitat homeowner. In the process they have to be living in substandard housing. They have to be at or below 50% of the median income for Chittenden County. So they're very low income families but they're working families. In addition to that they have to be willing to put in sweat equity and that is a very important component for Habitat. That means in our case each family has to put in 400 hours of sweat equity we call it helping to build their home or build other Habitat homes. These families know their home inside and out because they've helped build their own home.

Judy.: Why do you think that is so important?

Dave.: It creates a sense of true ownership and a connection to the property itself and at the same time during that period which takes us about 8 to 10 months to build a typical Habitat house they also are working side by side with hundreds of other local volunteers that came together for no other reason than to help somebody who is less fortunate than themselves and offer whatever -- if they have whether it's the ability to hammer nails or the ability to help raise funds to buy the lumber. A lot of folks think that the materials for Habitat homes are donated but in fact we purchase most of the materials for Habitat homes. We're very fortunate in our area to have so many support of people willing to come out and give a day or more than that to help a family in need.

Judy.: I was going to ask you about that for the volunteers can you just give a day or are you locked in to a commitment for a long period of time?

Dave.: That's a great question because a lot of people think I can't give up all my summer or something like that and in fact people can go to our website click on volunteer and up comes an entire schedule that they can pick a single day if they want. Whatever day that works for their schedule they can sign up for that day. If they want to sign up for more days they can certainly do that. Lots of people come in with groups. Either a church group or an office Group or a civic group come out as a team to help Habitat build a home and in fact we have a fundraiser going on this summer where it's called bring it home where companies come out as a team and help a raise money to buy the materials that they're helping to put together. Those two by fours or the nailing their helping raise the money for that so it's a team effort.

Judy.: What about people who may be are not too familiar with a hammer? Is that OK?

Dave.: Yes it is OK, in fact the majority of the people that come out to a Habitat site are not skilled carpenters. They are people who want to learn more and in fact that's part of Habitat’s mission to help people learn so they can do work on their own home kind of thing. We have a number of times what's called a women build project and that's where an entire group of women get together and in some cases work for a day. We've had women build houses where the house was built mostly by women and that's to bring people from all walks of life out to help build. We show them how to do it.
Judy.: Family's watching that are interested in getting involved as far as being a Habitat family what are some of the things they need to think about and I know you said earlier before we started taping program there is no waiting list every time a project comes up everybody's encouraged to apply.

Dave.: When we hold the informational meeting people are able to come and hear about Habitat. You do not necessarily decide I'm going to apply tonight but what we do is tell them about Habitat and how it works what it takes what are the requirements and people have to be living in substandard housing. We actually do a site visit to see where they're living.

Judy.: What does that mean substandard what kinds of things are we talking about?

Dave.: It can be unsafe unhealthy conditions. Overcrowding or finding a lot of families that are living in three or four or more people in a two bedroom apartment because of the cost of affordable rental in our area. They're finding more and more people that have to stay in those small apartments. So it can be overcrowded in those unhealthy conditions. We do a site visit and if all else is equal between the applicants we actually pick the family that's in most need in that situation for that Habitat home.

Judy.: They still have to be families that can afford to pay the mortgage and taxes?

Dave.: Absolutely because there is a misconception out there that Habitat is the place that gives away homes. In fact we don't that's why we call it a hand up not a handout. Habitat sells the house to the family at cost. It's a 25 year zero interest loan and Habitat finances that so the family has to repay that loan back to us on a monthly basis and we take that money that they repay and go out to buy materials for the next Habitat house. So when somebody makes a donation to Habitat that money goes into what we call a checking account not a savings account because it goes out to buy materials and it comes back over and over and over again. We recycle donations.

Judy.: You're kicking off a new venture too, to help raise some funds for even more houses?

Dave.: We are and we are thrilled. Habitat for Humanity about 18 years ago started the Habitat for Humanity ReStore Program and the idea is to take donated new and gently used building materials furniture and appliances home goods of all sorts and take them in. But if we can use them in a Habitat house we will use it there first but if we can't we resell those goods and that money goes to help Habitat build more affordable housing. Green Mountain Habitat is proud to be as the viewers can see a new sign at 528 Essex Road in Williston. In September we will be opening the first Habitat for Humanity ReStore in Vermont. Nationwide just to give you an idea of how successful the program is. Last year the 750 stores across the country netted $77,000,000 for affordable housing so we're hoping to have a little piece of that.

Judy.: Wow. Tell us a little bit about some of the houses that you've built. What do they look like, what are they like? They're not huge.

Dave.: No in fact they are simple decent and affordable housing. Typically around 1150 square feet very energy efficient. Because it's very important to these families that their fuel bills energy bills are not eating into their food bill or other expenses that they have on a regular basis. Habitat builds very very energy efficient homes. That is typically a three bedroom home, and similar to what surrounds them. If what's around the neighborhood is two story houses we will typically build a two story house if they are ranches around we typically build a ranch house. Typically again about three bedroom. We're looking at more and more two bedrooms because we're finding single parents with a child are in need of affordable housing and right now we are excited about a project in Winooski where there was a house damaged over the years that couldn't be rehabbed so we tore the house down and with the help of Champlain Housing Trust because they donated the property to Green Mountain Habitat we are able to build a duplex on that property. This summer we will complete that home.

Judy.: It sounds like you keep thinking of new ways to help even more families with some new ideas.
Dave.: Absolutely. We have to because all the nonprofits in the area and I know that it's more and more difficult to raise funds and even though the money comes back to us from the previous mortgages we're looking to increase the number of homes that were able to build in our community. Because it's becoming more and more difficult to find affordable housing Habitat feels the need to step up and increase the number of homes so the Habitat for Humanity ReStore is a great program to do that along with some of our fundraisers like the Bring it Home program.

Judy.: What about resale of these homes are family's allowed to resell them?

Dave.: They are in fact it's their home. The way it works is that because the house is sold to the family at cost there's a covenant on the property otherwise the family would be able to sell it the next day for basically twenties of what it sold for. Because of all the volunteer labor cost of the Habitat home is about half of what it would be worth on the open market. Families are able to sell the house. Habitat has the first right to purchase it and Habitat would purchase the home and another affordable home would be made available to the community.

Judy.: But you said usually family stay longer than the average family stays in the average home.

Dave.: It's true. Typically I think it's around 7 1/2 years that families stay in their home in the United States. Habitat families right now based on our own records stay around 18 to 20 years. These families again I think it's because they help build it and because it's so affordable and the families grow up in the home so they stay with it. That's one of the reasons why we put in a bedroom now and a bath on the first floor. Because elderly folks whether it's the new home to them or whether it's a home they have lived in for a long time there's a need to have a bedroom and bath on the first floor.

Judy.: What does it do for these families, to be able to move into their own home?

Dave.: It makes a world of difference. I work with so many volunteers and they do each volunteer does a piece. One is in charge of site selection one is in charge of family support one is in charge of financial. I have the benefit of being able to see these families sometimes where they've come from the home that they lived in. See them as they come through the housing project and then to see the difference it made in their life afterwards. Both for the children of the home as well as the parents that are now able to provide their children a place to come home to. A place to do their studies at night that's theirs that they can be proud of it makes a world of difference to these families.

Judy.: If someone is interested in either volunteering or eligibility what's the best way that they can get in touch with you?

Dave.: They can always call us but the best way to find out about Habitat is to go to our website and it's www.vermonthabitat.org. They can go on the website click on volunteer to find out about that or they can find out more things about Habitat. Also we are looking for volunteers at our Habitat ReStore that we will be opening.

Judy.: People to work registers and that kind of thing to help organize?

Dave.: Absolutely, sure.

Judy.: So you do not need to be an expert in any particular field?

Dave.: No, in fact we take people of all walks of life. We are taking one step of the time so anybody can volunteer with Habitat and we welcome that.

Judy.: As far as the store is concerned is it traditional store hours?
Dave.: Typically to start out the store will be open Thursday Friday and Saturday 9 to 6 and people at that time we are taking donations now so they can call us at the phone number and we will do free pickup for those donations. We've really seen an outpouring of donations and we're really grateful for them.

Judy.: Thank you so much for coming on the program today.

Dave.: Judy thanks for having me, I appreciate it.

Judy.: It's good to learn more about Habitat for Humanity.

Dave.: Great, and thank you.

Judy.: That's our program for today. Thanks for joining us, I'm Judy Simpson. We will see you again next time on Across the Fence.

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