

## GIVING FAMILIES *Peace of Mind*

Three years ago, Donna lost her husband of 58 years. It was quite a shock. “When he died, I was left alone in this house all by myself,” Donna said. The thought of selling her Burlington home and downsizing was never an option for Donna. Her eight children grew up here and her 18 grandchildren visit this house. But her children were worried about her living in the big house all alone. What if she fell and there was no one else there?

So they convinced their

mother to try HomeShare Vermont, and Donna found the ideal match. Kristen, 25, is a social worker at a local nursing home. Saddled with college debt, Kristen searched for affordable housing close to work that would accept her cat, Honey. She found what she was looking for with HomeShare Vermont and Donna.

Fortunately, Donna had Siamese cats in the past and was open to the idea of Honey coming with Kristen. So Donna and Kristen decided to



Kristen, Donna and Honey the cat

Photo by Karen Pike

### A Letter from our President

This year HomeShare Vermont celebrates our 35th anniversary as one of the oldest and strongest homesharing programs in the country. This year is also a record-breaking year for HomeShare Vermont. The staff and dedicated volunteers supported 98 homesharing matches—the most matches ever!



It is true that homesharing's time has come. Many Vermonters are struggling with the high cost of housing. Many others are living alone and in isolation. I am excited that HomeShare Vermont is currently exploring new ways to offer more creative housing options to a greater variety of Vermonters.

I am proud to be part of this unique and cost effective program. Please join with me to support HomeShare Vermont in whatever way you can—by sharing your home, volunteering, attending an event, donating or considering a planned gift. If we all work together we can assure that HomeShare Vermont will meet the challenges of the next 35 years.

*Margaret Cicchetti, Board President*

do HomeShare Vermont's two-week trial in January to see if they were a match which helped Donna feel at ease to opening her home to someone new. “One of the best things was they said if we weren't agreeable after the two-week trial that would be the end of it which I thought was good,” Donna said.

All worked well and Kristen and Honey continue to enjoy their new home with Donna. In exchange for an affordable place to live, Kristen helps Donna with light cleaning and gardening and will also help with the snow shoveling this winter. “It has worked out really well. For me, it's super affordable and it beats being

out there on your own. There is a social aspect of it that I really like,” Kristen said. “It's nice coming home and having a friendly face to see every day.”

While Donna's children now have peace of mind with Kristen living in the house, Kristen's parents in St. Albans no longer worry about Kristen living in Burlington.

Donna sees Kristen as part of the family and likes how Kristen keeps her feeling young and apprised of today's trends. They were both impressed with how HomeShare Vermont successfully matched two people of different ages and different backgrounds.



## Annual Report

July 1, 2016 – June 30, 2017

### BOARD OF DIRECTORS

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Amy Jelen

Lisa Meyer

Holly Reed

Aaron Retherford

# A NEW WAY to Give

HomeShare Vermont has a partnership with The Vermont Community Foundation to offer a number of gift opportunities that provide donors with income for life. These gifts are equally helpful to HomeShare Vermont in growing a more diversified revenue stream—all the more important in the upcoming years with the new uncertainty of government funding.

With possible future changes to tax laws and charitable giving, and with landmark highs in the stock market, now might be a great time to look at these alternative ways to give.

One of these vehicles is called a **Charitable Gift Annuity (CGA)**. In exchange for a gift of cash, stocks, mutual funds or bonds, the donor receives an immediate tax deduction as well as annual income for the rest of his or her life. The amount of that income depends on the age of the donor when the gift is made or when the income payments begin. Once the annuity has been established, the amount of income remains fixed for life. No more worries about interest rates or the stock market! Some sample interest rates at various ages are in the chart below.

Age	Rate	Age	Rate	Age	Rate	Age	Rate
55	4.4%	65	5.3%	75	6.5%	85	8.4%
60	4.8%	70	5.8%	80	7.5%	90+	9.8%

HomeShare Vermont partners with the Vermont Community Foundation in setting up CGA's. Working with the Foundation allows our

donors a seamless, easy process by allowing the Foundation to manage and be responsible for all of the administrative and investment side of the CGA while HomeShare Vermont receives the benefit—a great partnership! You can open a Charitable Gift Annuity with a gift of \$25,000 or more.

Another way to support HomeShare Vermont is to establish a **Charitable Remainder Trust** and fund it with cash or appreciated property—including stock or real estate. Because this type of trust is tax-exempt, the trustee can sell the appreciated property without paying any capital gains taxes. The donor reserves the right to receive income from the trust for life or a term of years. Donors receive a charitable deduction from income taxes in the year the trust is established. At the end of the trust term, the remaining assets are set aside in a fund at the Foundation which makes annual grant payments to HomeShare Vermont in perpetuity. The Vermont Community Foundation can walk you through the process of setting up a trust and can also serve as trustee on your behalf.

If you would like to learn more about charitable trusts or gift annuities contact Kirby Dunn, Executive Director of HomeShare Vermont, at (802) 865-4151 or Emilye Pelow Corbett, Philanthropic and Planned Giving Advisor at The Vermont Community Foundation at (802) 388-3355, Ext. 230.

## FY17 Financial Benefits of Homesharing

By sharing their homes, Homeshare Hosts in our program received over \$146,000 in rental income to help them make ends meet.

Homeshare Guests provided nearly 25,000 hours of assistance to their Homeshare Host this year helping with everything from yard-work, to do walking to making meals.

The average rent of a homesharing match in our program was only \$254/month with 30% of matches paying no rent at all. Using the difference between market rents and homeshare actual rents, it is estimated that HomeShare Guests saved over \$500,000 in rental expenses this year.

**HomeShare Vermont: Improving lives and communities by bringing Vermonters together to share homes.**

# A Shared Home is a Green Home

It seemed wasteful not to share his extra space, so Jono came to HomeShare Vermont a few years ago looking for a housemate. Civic-minded and a devoted environmentalist, he saw homesharing as a greener way to live—a more efficient use of space and resources all around. After years of doing woodworking and coaching lacrosse, Jono also had plans of starting an organic farm, so extra income from homesharing would help while he got the farm up and running.

Sid approached homesharing as a way to live without being isolated. Sharing some meals and conversation sounded great, especially since he has no family in Vermont. A registered nurse in his home country of the Philippines, Sid earned his RN license in Vermont and hoped to find housing near his new job at Porter Hospital. A personable, enthusiastic and all-around positive guy, Sid says that helping others adds purpose to his life and that aspect of homesharing drew him in.

Jono and Sid did HomeShare Vermont's standard "2-week trial" and each of them knew they wanted to give it a go. They have now been homesharing for 2½ years. Although they started out in a home in New Haven, Jono has since found the

land he was looking for and together they moved into an 1850s rural Bristol farmhouse. Although it's a work in progress, it's easy to envision the future veggie and cut flower gardens, the meat-smoking house and the walking trails open to the community. You can see Jono's devotion to green living in the beautiful, salvaged fixtures, cabinets and countertop waiting to be installed.

Sid has found that homesharing has helped him perfect his English and assimilate into a new culture. In fact, they celebrated Sid's new United States citizenship status in January 2017, 16 years after Sid's grandmother first petitioned for him to migrate to this country. Sid finds so many pluses to their homeshare, "I turn to Jono for advice and help with decision-making. He even taught me how to ski and now I love it!"

Jono appreciates the little things. Sid's a great cook and he finds that it's nice to share a meal after a busy day. The rental income helps while he works on his house and property. And Jono adds, "The cultural exchange is great. I feel very fortunate to have this opportunity to learn about someone else and I see the value in having the connection to HomeShare Vermont. My ethic is to not be wasteful. So...I share my home."



Sid and Jono

Photo by Karen Pike

## Folk Rocker Raffle Winner!



Congratulations to Joan Hungerford of St. Albans for winning the Vermont Folk Rocker at our 35th Anniversary Celebration. Thanks to everyone who purchased tickets. Having the incredibly comfortable and beautifully crafted chair at our event enabled us to sell all of our raffle tickets because once you sit in and see the chair, you want it! The cherry rocking chair was valued at over \$1,500.

Thank you to artisan Jim Geier of Starksboro for the wonderful donation which raised funds for us! This was the third chair Jim has generously donated to help raise funds for our program.

## New HomeShare Video

As a part of our ongoing outreach efforts to encourage more people to share their homes we have developed a new five minute video which highlights several of our recent matches.

Special thanks to:

- those homesharing participants who allowed us to tell their stories: Walt, Sherwood, Julie, Sandy and Sandra
- the Amy Tarrant Foundation for the funding
- RETN for producing the video for us.

Please go to our website and check it out at [www.homesharevermont.org](http://www.homesharevermont.org) or go to our YouTube page and see all of our videos.

# Volunteers *Play a Unique Role*

**V**olunteers have been a cornerstone of our service delivery since we opened our doors in 1982. This year, HomeShare Vermont benefited from the assistance of 15 staff volunteers who each dedicated an average of 7 hours per week to our organization. Working closely with Amy Jelen, Homesharing Coordinator, our staff volunteers as-

sisted with everything from interviewing new applicants to creating matches. With about 350 active participants in our homesharing program at any given time, staff volunteers play a crucial role ensuring that we can meet the growing need for our services. Thank you staff volunteers!



Photo by Karen Pike



Photo by Karen Pike

**Left: Chittenden/Grand Isle volunteers Julie, Ellie & Cathy (standing), Carol, Radetta & Joan (seated)**

**Above: Addison volunteers Diana, Manya, Connie, Judy & Becky**

## New Staff & Volunteers



Photo by Karen Pike

### **Welcome Aaron!**

Aaron Retherford joined the HomeShare Vermont staff this summer after serving as Editor of The World newspaper in Barre for two and a half years. He earned a Certificate in Nonprofit Management from Marlboro College in 2016 in order to transition into non-profit work after working in the newspaper industry for over 12 years. Aaron does our outreach and is usually the person on the other end of the phone when you call the office. We are so glad to have Aaron as part of our team.



Green Mountain Photography

### **Welcome Annalee!**

Barbara has been volunteering with HomeShare Vermont two days a week since 2009 and has spoken with people from all over the country in order to complete thousands of reference checks on our applicants. This year her guide dog and our

friend Herbie passed away. However, thanks to Guiding Eyes, a wonderful nonprofit, Annalee has now joined Barbara's family and has become part of the HomeShare office staff. Welcome Annalee!



### **Welcome Rene!**

Rene Rubbins is a new Staff Volunteer with the HomeShare Vermont team in Addison County. Rene originally learned about the organization when helping an aging family member look into homesharing. Rene, now semi-retired, has worked as a physical therapist for over 40 years and, for many years, she treated people in their homes through Rutland Area Visiting Nurses Association.

# YOUNG HOMESHARERS *Helping Each Other*

**A**aron is a positive, kind-hearted 33-year-old who grew up in South Burlington and works with kids in an afterschool program. When he purchased his first home, he hoped to find a housemate who was trustworthy, would help clean and share the costs, and could hang out and do stuff together. “I could have put my ad on Craigslist, but it doesn’t compare to HomeShare where you get to know the person and they do the background checks,” Aaron explained. He looked forward to having a connection; not just a renter.

Anna, 27, applied to HomeShare Vermont because she had been commuting an hour to her work at the US Citizenship and Immigration Services. She wanted to find an affordable place closer to her work, and was also hoping for something more rewarding than a typical roommate situation.

HomeShare Vermont matches hosts and guests based on compatibility of the needs, time, interests, and abilities of the people involved. The match process could not have gone better for Aaron and Anna, who clicked right away and have now shared a home for almost two years. They learned that they actually share extended family, and Anna enjoys Aaron’s stories about individuals who she doesn’t remember well.

Now they can be seen together at UVM basketball games, concerts, local brunch spots or at home making some tasty scrambled eggs. Anna has an affordable rent and agreed to help with cleaning the common areas, which works out well because she’s a self-described neat freak. They hang out once or twice a week and Anna shares, “I don’t see it as service because these

are things I enjoy doing,” Anna said. “But we do have our separate lives, so that’s good, too.”

Aaron has the connection he had hoped for, as does Anna who can now walk to work. She’s saving money to eventually buy a home, something that’s difficult for many young professionals in Chittenden County. Her experience with HomeShare



Anna and Aaron

Photo by Karen Pike

Vermont has also opened her up to the idea of being a home-share host in the future. “I don’t know how other homeshares work, but this has been pretty seamless,” Anna said. “If I were in a situation where I needed financial support or a roommate I do think I would consider HomeShare before anything else.”

## FY17 *Accomplishments*

### What We Do:

Homesharing is a simple idea where two or more people share a home to their mutual benefit. The home can be an apartment, condominium, mobile home, or traditional single family house. A person offers a private bedroom and shared common area in exchange for rent, help around the house, or a combination of the two. Every homesharing arrangement is unique; it depends on the needs, time, interests, and abilities of the people involved. It differs from a typical roommate situation because, at its core, it is about two people helping each other.

HomeShare Vermont provides a comprehensive screening and matching process allowing people to find the best match possible. We then stay actively involved for the duration of the homesharing match.

### How We Do It:

- Processed **404** applications
- Made over **1,200** reference checks
- Performed nearly **2,000** background checks
- Interviewed **294** new customers (many in their homes)
- Facilitated **117** in-home introductions
- Resulting in **183** matched participants!

### Who We Served:

Those Who...	Shared Their Home	Found Housing
Age Range	28-100	22-82
Average Age	67	45
% Low Income (HUD)	74%	85%

# FY17 Outcomes

## *We're Better Off Together than Alone!*

Since 2001, HomeShare Vermont has conducted outcomes surveys with matched participants and the findings have consistently shown benefits to those sharing their homes (HomeShare Hosts) as well as to those who found housing (HomeShare Guests).

Our survey uses results-based accountability (RBA) methodology to assess whether or not matched participants benefit from our program and, if so, in what ways. This year we again surveyed participants in matches as of April 1, 2017 and we had an 88% response rate.

### How Much?

Unduplicated # of Persons in Match	183
# of Housing Units Created	107 homes available to share
# of Service Hours Exchanged	24,724 hours of assistance to seniors & others

### How Well?

Homeshare Average Match Length	536 days
Participant Satisfaction	99% very satisfied
	100% would recommend us to family or friends

### Is Anyone Better Off?

Affordability of Housing	Average Rent: \$254
Ability of seniors & others to Stay Safely at Home	51% of those sharing their home reported they would not be able to live safely and comfortably at home without a homesharer
Improved Quality of Life: Those having someone live with them report they...	Feel Less Lonely: 84%
	Feel Happier: 78%
	Feel Safer in their Home: 68%
	Eat Better: 62%
	Feel Healthier: 49%



Photo by Karen Pike

Staff: Amy, Lisa, Kirby, Aaron and Holly

# Planning for the Future

HomeShare Vermont has grown and changed over our 35 year history. We are constantly reevaluating what we do and how we can help more people. In June, the board of directors held a planning session to look at what, if anything, HomeShare Vermont should do differently programatically over the next 3-5 years to encourage more people to share their homes and thereby increase the supply of affordable housing. From that process the board agreed to look into three areas to determine if there is a role for HomeShare Vermont and how that role might be implemented.

*Formal university/college affiliation:* Some homesharing programs, particularly in Europe, are exclusively focused on students living with elders. It was felt that adding this approach might encourage a different pool of people to share their homes such as retired professors or younger families.

*Cross cultural homesharing exchange:* This was seen as a way to reach more hosts who would offer housing to someone from a different culture and may be more interested in helping someone else than wanting help themselves.

*Accessory dwelling units (ADU's):* These are second, smaller



Photo by Karen Pike

Members of the HomeShare Board

dwelling on the same grounds as a single-family house and can be an apartment over the garage, in the basement, or in an out-building. ADU's allow for more privacy but still can include a degree of sharing which HomeShare Vermont could help facilitate. We will keep you apprised of our plans as they are developed.

## FY17 Financial Report



I am pleased to report that we have once again had a positive year with returns on investments made over a number of years contributing substantially. These returns, which are not used to fund regular operations, provide a solid foundation for HomeShare. We remain dependent on and are grateful for the support of all of our partners and supporters including donors, the State of Vermont, the City of Burlington and United Way of Northwest Vermont. We are

also thankful for the donated bookkeeping services provided by Cathedral Square Corporation. This annual report coincides with my final year as a board member and Treasurer of HomeShare. I would like to personally thank all of the staff, board members, volunteers and donors who have worked together to build such a financially strong and well-run organization. It has been a pleasure to work with HomeShare and I appreciate just how easy they made my role to fill.

*John Draper, Treasurer*

### Income

United Way	\$ 29,654
State & local government grants	199,340
Contributions & special events	177,990
Fees & rental income	11,385
Donated services	22,953
Investment & interest earnings	84,623

**Total \$525,945**

Complete Audited Financial Statements for FY 17 can be found on the About Us page on our website at [HomeShareVermont.org](http://HomeShareVermont.org).

### Expenses

Salaries	\$212,618
Payroll taxes & benefits	57,992
Volunteer service	22,953
Outreach/marketing	27,077
Occupancy/depreciation	17,582
Postage & printing	23,016
Insurance & Audit	9,569
Misc.	10,860
Equip., telephone, supplies	7,132
Education, training, video, travel	14,375

**Total \$403,174**

Increase in unrestricted net assets \$122,771

# 35th Anniversary Celebration a Success!

In April four incredible storytellers helped us celebrate 35 years of homesharing services in the Champlain Valley by mesmerizing a sold out, standing room only crowd of HomeShare supporters at the Sunset Ballroom in South Burlington.

Our four amazing storytellers, Tom Fowler, Kevin Gallagher, Susanne Schmidt and Robyn Yurcek, shared funny and heartwarming short stories around the theme, "There's No Place Like Home." Interspersed between the stories were great songs by the band, The Brevity Thing, which featured Dave Ball (guitar, harp), Jom Hammack (mandolin) and Steve Goldman (upright bass).

Thanks to the generous sponsorships and the ticket sales,

we raised over \$35,000 for our homesharing program.

Each attendee got to go home with a beautiful reusable grocery tote designed by local artist, Bonnie Acker.

Special thanks to the 35th Anniversary Committee led by Kate Baldwin for organizing such a fun and successful event: Sally Ballin, Margaret Cicchetti, Kelly Deforge, Ali Nagle, Maria Pietrafesa-Kind, Meg Pond, and Jane Ropulewis-Shaw.

A special thank you also goes out to Gary and Diane Provost of Waterfront Catering and the Sunset Ballroom for the donation of this wonderful space for the celebration. Once again they went above and beyond to help us celebrate and raise funds for HomeShare Vermont.



## 35th Event Sponsors

AARP Vermont	Paul Frank + Collins P.C.
Accent Travel	The Law Offices of Fred V. Peet
Avonda Air Systems	SoverNet
Ben & Jerry's Foundation	Stark Law PLLC
Cathedral Square Corporation	Summit Property Management Group
Margaret & Bert Cicchetti	TruexCullins
GHP Advisors, PC	Union Bank
Hickok & Boardman Insurance Group	University of Vermont Medical Center
Housing Vermont	Vermont Community Foundation
JaniTech	Vermont Housing & Conservation Board
Steven & Maria Kind	VSECU
Merchants Bank	
National Life Group	
Northfield Savings Bank	



Fun in the photo booth!

## Thanks also to the following for their in-kind donations:

Central Market Florist at Essex Price Chopper, Futura Design, Karen Pike Photography, Leunig's Bistro & Café, Mirabelles Café & Bakery, Miss Weinerz, Brian Nagle, Say It Forward Productions, Snapshot Photobooth, Vermont Recycles Flowers @ Chappell's Florist and Vermont Tent Company.

Save the Date!

★  
As the event was such a success we decided to do it again next year!  
An Evening of Storytelling, **Thursday, April 19, 2018**, Sunset Ballroom

## The Polly Rowe Society: *A Legacy of Caring*

Thanks to bequests received from Polly Rowe, Libby Downer and Alex Ribek, HomeShare Vermont has been able to seed a growing endowment fund to generate income for HomeShare Vermont, now and into the future. Others have told us of their plans to include HomeShare Vermont in their will or estate. In order to acknowledge the wonderful contributions of these and future donors, HomeShare Vermont has created the Polly Rowe Society in memory of one of our founders.



### — Members of The Polly Rowe Society —

Becky & Stewart Arnold	Libby Downer*	David Porteous
Roger & Barbara Buchanan	Kirby Dunn	Alex Ribak*
Peter Cameron	Helen Head	Polly Rowe*
Margaret L. Cicchetti	& Tom Mercurio	David Ryan
Estelle Deane	Diane & Douglas Jones	Anonymous
Manya & Tom Dickinson	Julie Burger Pierson	
	& Stewart Pierson	

\* Gifts Received

Thanks to our partnership with the Vermont Community Foundation we are also able to offer donors not just the option of a bequest, but more sophisticated financial instruments which we could not otherwise offer as a small non-profit organization (*see page 2*).

Please join us to assure that HomeShare Vermont is here to help future generations share housing and create friendships. For more information or to let us know of a gift you have made, please contact Kirby Dunn at (802) 863-5625.

# Individual Donors

Thank you to our donors at all levels of giving who have faithfully supported us this year (July 1, 2016 to June 30, 2017).

\* signifies donations to the Polly Rowe Fund. Donations account for nearly one-third of our income and are instrumental to our success.

## Leadership (\$15,000 and above)

Hoehl Family Foundation  
Francis T. & Louise T. Nichols  
Foundation  
State of Vermont  
Amy E. Tarrant  
United Way of Northwest Vermont

## Platinum (\$5,000 to \$14,999)

Burlington Community Development  
Block Grant (CDBG)  
Burlington Housing Trust Fund  
Cathedral Square Corporation  
Manni Lionni & Barbara Zucker  
Merchants Trust Company  
Renee S. Reiner & Michael F. DeSanto  
Elizabeth Steele

## Gold (\$1,000 to \$4,999)

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Bruce & Lillian Venner  
Town of Williston  
Anonymous (1)

## Bronze (\$100 to \$499)

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Aaron A. & Shan Reynolds  
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Deliah Rosel  
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Maureen Scott  
Lynda Siegel & Gil Mathys  
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If we have omitted anyone or included anyone who would prefer to be anonymous, it is unintentional, and we would appreciate your notifying the HomeShare Vermont office. Anyone who contributed after June 30, 2017 will be acknowledged in next year's annual report.

We wish to acknowledge Futura Design and Vantage Press for the design, production and printing of this Annual Report and our other printed pieces.

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United Way of Northwest Vermont





412 Farrell Street, Suite 300, South Burlington, VT 05403

## 35th Anniversary Totes Available



The amazing local artist, Bonnie Acker, donated a beautiful paper collage of flowers for our 35th anniversary. Thank you Bonnie! We have used that lovely artwork in making cards and reusable grocery totes that help us promote our program and thank our supporters. The totes were given out to friends who attended our 35th anniversary event. But we still have some left!

Please show your support for HomeShare Vermont and stop by the office and pick up a complementary reusable tote. If you would like more than one (they would make a great gift item) we will sell them in person, at the office, for \$5 each while supplies last. Thank you for supporting HomeShare Vermont!