



THE COVER PAGE & ANNUAL REPORT

NEWS ABOUT COVER HOME REPAIR & THE COVER STORE

158 South Main Street, White River Junction, Vermont • 802.296.7241 • www.coverhomerepair.org

Spring 2022 • Volume 21, No. 2



COVER is Part of the Solution

The Upper Valley is an expensive place to live. Over the last two years, the struggle to find affordable housing has become even harder. Buyers and renters are moving farther and farther outside of core towns to be able to find or afford a home.

How does COVER fit into all of this? Is COVER part of the solution? YES!

As much as we need new housing units (10,000 more units by 2030), we cannot just build our way out of this housing shortfall. We must also preserve our existing housing stock through repairs and modifications. COVER helps keep homeowners housed, particularly those who are more likely to leave their homes because they cannot afford to repair them.

In today's market, if a homeowner is forced to leave their home because it is no longer livable — perhaps because the roof leaks or the homeowner cannot access their home — they may need to move farther away to find a home that they can afford. Their old home might be sold to a buyer who replaces it with a newer and more expensive one. At the same time, the homeowner will likely lose the community connections and supportive relationships they have built over time. And usually, when such a move is made, the family's standard of living declines further.

Over our 24-year history, COVER has completed more than 1500 urgent home repairs and modifications for low-income homeowners who are in jeopardy of being displaced.

Many are elderly, disabled, or single parents with small children. The average cost of repair is around \$3800 — out of reach for the homeowner but far less than the cost to build an affordable new home.



Although saving 1,500 homes falls short of the 10,000 housing units that are needed, it forms a significant part of the solution. By supporting COVER, you are part of the solution, for which we — and your Upper Valley neighbors — thank you.

— Helen Hong, COVER Executive Director

Thank You 2021 Donors!

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Farewell to COVER Board Member, Zeb Mushlin

My COVER journey started with volunteer work. I had heard about the organization and was looking to do some “hands on” volunteering work as part of the Hypertherm Community Service Time program. It only took the one day with COVER and I was hooked. We did two different projects that day and met two very different families, both needing community help and so appreciative of the COVER program and support.

The community building aspect of COVER was the part that I feel sets COVER apart. Volunteering with COVER is more than assistance, it's about actually getting to know a fellow member of our community, sharing a meal, listening to and conversing, and in most of my cases at some point making a connection.

I experience the hope that COVER fosters by showing people that helping, listening, and being with one another feels good for all involved. I can't wait for my next volunteering event with COVER!

—Zeb Mushlin, COVER Board Member, 2016-2022
(second from left in this picture with his family)



Your Gift Matters

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Farewell to COVER Board Member, Steven Bingel

My heart was attracted to the dedicated staff and simple mission statement of COVER. I loved building ramps and the challenge of roof projects.

The COVER Store does such a great job of driving COVER's mission. In my wildest dreams I never expected to see the growth and change that took place in my short tenure. I feel blessed to have been but a small part of that growth and change.

The COVER Store shot for the stars by writing a business plan that envisioned the store contributing upwards of 50% of Cover's annual operating budget. It was a lofty goal, but during my last years, I got to see it become a reality. The leadership changed twice during my time there, yet the mission always remained the same and top priority.

I met many people, staff, volunteers, homeowners and community members while serving with COVER and will forever remain grateful for the many opportunities they provided. Thank you.

—Steven Bingel,
COVER Board Member 2016-2022



Engaging Store Customers

The COVER Store is more than a retail business. By donating or purchasing from the store, you help to fund the building of ramps and roofs. The store also builds community and fosters hope by encouraging the reuse and repurposing of used items.

The store diverts items from the landfill and also provides these items at an affordable price. The store issues 100 to 120 vouchers (or \$12,000) annually to enable low-income customers to obtain essential items, such as appliances, kitchen tables, and beds for free.

Stop by and shop during First Friday WRJ on May 6, for a silent auction and a showcase of upcycled materials. Follow us on Facebook for updates and other events coming up including 'stuff-a-truck' events.

Creating a Brave Space for Women

COVER is excited to offer six to eight all-women work crews this year. By assembling all-women work crews led by our female carpentry staff, we seek to normalize and celebrate women, transgender women, and non-binary persons on construction sites. Travel and child-care expenses may be reimbursable to those volunteers who would otherwise be unable to participate. Please let our Volunteer Coordinator know at the time of sign-up if you will need travel or child-care expenses to be reimbursed.

Pictured at right: Diane Reinhardt, COVER Home Repair Director, talks to two volunteers working on a COVER job site. Truly an educator at heart, Diane lights up at any opportunity to teach new skills.



We see a difference when the job site is gender-neutral or women-supported. Our women volunteers get to shine and challenge themselves!



Thank you!

Students and Teachers of Hanover High School

For the past 15+ years, COVER has collaborated with Hanover High School's March Intensive program. This year may have been the first time we have offered a weatherization and a home repair job experience in the same four-day period to the participating students and teachers. We split 10 students and 2 teachers into 2 teams that alternated between 2 worksites. On one site we built a ramp and extended the roof from the mobile home over a large portion of the ramp, in Wilder.

For the weatherization the students built interior storm windows at the COVER building. On the final day of the week these inserts were installed and the students and teacher experienced a weatherization of a house in Windsor.

—Jay Mead,
Home Repair Leader



Two Ways To Match Your Dollars!

The Byrne Foundation has generously offered to match new or increased dollars that are donated to COVER this year, for up to \$40,000. Help us rise to the challenge!

We have two big fundraising goals this year. One is to renovate the part of our building that faces South Main Street. Currently, the two former garage bays facing the street are used for materials storage and as a woodshop. By converting these bays into a used-book store and the home-repair office, we could increase COVER's visibility and also create a stronger connection between our store and our home-repair services. Additionally, the home-repair office would be physically accessible to our homeowners, many of whom are elderly or have disabilities.



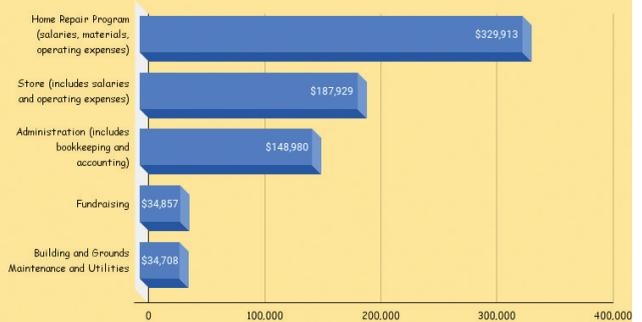
Our second fundraising goal is to fund Year Three of the COVER Growth Fund. The COVER Growth Fund was launched in 2020 to raise \$150,000 over three years to expand our mission and capacity. The need for our home repair services has historically exceeded our ability to meet that need. The fund has allowed us to hire two assistant work crew leaders, Bergren and Xander, to better meet the need for urgent home repairs. With your support, the COVER Growth Fund will continue to provide COVER with sufficient staffing while also training our emerging carpenters.

Help us to meet our goals this year by becoming a new donor or increasing your gift this year!

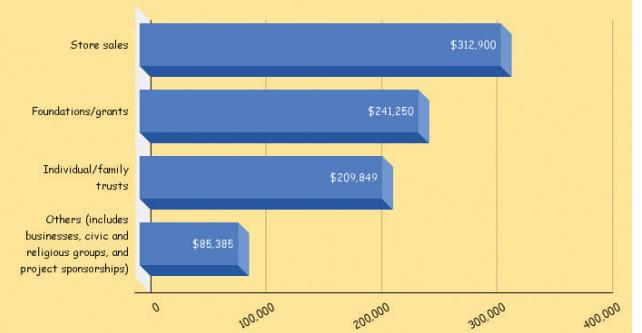
Staff News

- We say goodbye to **Lisa Ricci** as Volunteer Coordinator and thank her for her loyal, hard-working 2.5 years with us. We wish her well.
- **Dave Coombs** is our new Volunteer Coordinator.
- **Kirsten Arnesen-Trunzo** is in a new position of Home Repair Program Coordinator.
- **David Webster** has joined our COVER Store team.

COVER Expenses 2021



COVER Income Sources 2021



COVER Home Repair in 2021 *

Urgent home repair ("HR") projects completed	51
Food pantry shelves built	7
Weatherization projects ("WX") completed	28
HR and WX Projects Completed in New Hampshire-25, Vermont-54	
Average heating dollars saved per homeowner	\$328
Total Gallons of heating fuel saved (estimate)	2800
Volunteer hours	2310

*In a normal, non-pandemic year, COVER completes 83 HR and 52 WX projects.

The COVER Store in 2021

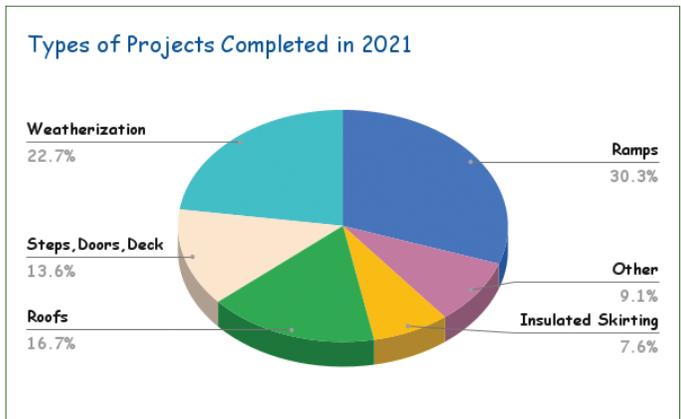
Appliances saved from the landfill	643
Furniture saved from the landfill	3048
Tools saved from the landfill	4265
Beds saved from the landfill	387
Books/CDs/DVDs/records	5423
Total number of items sold	33,846
Store sales reinvested in program	100%
Volunteer hours	1836

Fiscal Year, July 2020-June 2021

Revenue	\$849,384
Expenses (lower than expected due to unfilled staff positions)	\$736,386
Net	\$112,998

Did You Know?

- Our staff completed six hours of interpersonal communication skills training, four hours of Red Cross and CPR training, and webinars on ladder and fall safety.
- Our home-repair projects primarily serve households whose income is under 185% of the federal poverty level. For



example, for a family of two that would be \$32,227. Lower income households tend to pay a greater percentage of their income on their housing, which means they are less able to afford other expenses, such as home repair and upgrade costs.

A Ramp Brings Freedom

We are a family of four, soon to be five! My daughter Astraea is 3 years old and was recently diagnosed with a very rare genetic disorder that leaves her unable to walk or talk. But we don't let that hinder us from getting out into the community! We live in a wonderful town which offers many things for her. She enjoys going for strolls in town, checking out the library, swinging at the park, swimming at the local pool, seeing the animals at the farm, and checking around



the weekly farmers market! Unfortunately as Astraea got bigger, it became increasingly difficult to venture out into the community. We had a rickety old staircase that I had to carry her up and down on, sometimes multiple times a day. It just got to be too much. Fortunately we were able to work with COVER, who designed us a ramp to be built in place of our rickety stairs. Their friendly volunteers worked with my own family and friends to build us this absolute masterpiece of a ramp! **The end product was so much**

greater than I could have anticipated. It has changed our lives dramatically! Now I can roll Astraea right out the door with her wheelchair and bring her right up to our car for transportation. It has made leaving the house for her school, appointments, and fun outings so effortless! We can now integrate her into our local community MUCH more often, which is the goal! Thank you, COVER!

—Harlei Pierce, COVER Homeowner

The Magic at COVER

Every once in a while all the stars align and magic happens. Magic happened at the Pierce's. Cute as a button, three-year-old Astraea needed a ramp so that she could get in and out of her home safely. Four generations of Astraea's family showed up, volunteers from the community showed up, friends showed up, COVER staff showed up and over the course of three days they built a 64' ramp, a 7' x7' deck and a set of stairs. Harlei fed everyone some amazing food. Old friendships were strengthened, new friendships were formed and hearts were made lighter.

—Diane Reinhardt, COVER Home Repair Director

The collaboration between COVER and The Family Place, both of which are organizations that are deeply committed to service for families in the Upper Valley, contributed significantly to completing the ramp for Astraea. COVER and TFP intertwined their respective roles in complementary ways that warmly and firmly supported the family in meeting their need for improved access for Astraea.

—Hugh MacArthur, COVER Board Member, Volunteer, and past Home Repair Director

The Cover Page is published semi-annually and mailed to friends and supporters of COVER in the Upper Valley including individual contributors, businesses, foundations, civic groups and religious organizations.

158 S. Main Street
White River Junction
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(802) 296-7241
www.coverhomerepair.org



COVER's mission is to foster hope and build community in the Upper Valley.

We do this by bringing together volunteers and homeowners to complete urgently needed home repair projects, and by facilitating the reuse of household goods and building materials at The COVER Store. We envision a community where the need for home repair is an opportunity for people to come together.

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Call the COVER Office or Store
at 802-296-7241
to donate or volunteer, or
go to our website at
www.coverhomerepair.org

COVER Store Hours

Monday-Saturday:

10 am – 5 pm

Sunday-closed for now

COVER
158 S. Main Street
White River Junction, VT 05001



"Like" us on facebook:
COVER Home Repair & The COVER Store

Thank You 2021 Donors

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We have done our best to check this list for accuracy, but if we have made an error please contact Helen Hong at Helen@coverhomerepair.org.