



For Immediate Release  
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## **M&T Bank's Amplify Fund Grants COVER Home Repair \$120,000 for a 2-Year Whole House Repair Program**

**White River Junction, VT** – The M&T Charitable Foundation, of Buffalo, NY (the philanthropic arm of M&T Bank (NYSE:MTB)), has awarded COVER Home Repair of White River Junction, Vermont, \$120,000 over two years in support of its Whole House Repair program. The Whole House Repair Program is also made possible by generous funding from the Jack and Dorothy Byrne Foundation, the Peter J. McLaughlin and Jane Kitchel McLaughlin Family Fund, USDA Rural Development program funds, and individual donors.

COVER is a nonprofit based in White River Junction that provides urgent home repairs for income-qualifying homeowners at no charge. Their mission is to foster hope and build community by mobilizing volunteers and homeowners to improve homes and by promoting the sustainable reuse of donated goods. COVER's primary projects, powered with the help of community volunteers, include putting new roofs on homes, building or repairing stairs into the home; installing insulated skirting around mobile homes, weatherization projects, and building ramps to make homes more accessible and to enable homeowners to age-in-place and live independently.

COVER currently completes urgent repairs to 70 – 80 homes each year in the Upper Valley at an average cost of \$5,000 through the Home Repair Program. The very generous Amplify Fund funding will enable COVER's Whole House Repair Program to conduct more comprehensive "whole house" repairs at an average cost of \$25,000 per home at 8 homes between 2025 and 2026.

While homeownership is a path to housing stability, maintaining a home can be a significant challenge and burden to low-income households. Most of COVER's homeowners are older adults-- often with physical disabilities or chronic health conditions-- living on a limited, fixed income with little to no savings. In 2024, the average income for a COVER homeowner was \$2,140. Home repairs are one of the most affordable housing solutions, as they contribute to financial security and improved health and community outcomes, while also extending the life of a home. Safer homes result in fewer falls, injuries, and hospitalizations and less stress, isolation, and depression.

**The first Whole House Repair project will be conducted in Thetford, VT, in May 2025.** COVER welcomes volunteers of all skill levels to lend a hand on this project and especially encourages those in Thetford and surrounding communities to join together to support their neighbor's project by volunteering, helping recruit other volunteers, and even providing lunch on repair days. COVER invites members of the press to visit the site to capture community in action.

To volunteer on the Thetford Whole House Repair project, please call (802) 296-7241 ext. 4; visit [coverhomerepair.org/volunteer](https://coverhomerepair.org/volunteer); or email [volunteer@coverhomerepair.org](mailto:volunteer@coverhomerepair.org).

“The M&T Charitable Foundation is proud to support the work of nonprofits like COVER that are dedicated to advancing equity and creating positive and lasting change,” said Dominique Goss, Executive Director of the M&T Charitable Foundation. “We look forward to seeing the progress of their work and the collective outcomes of our partnerships in the months and years ahead.”

Of the Thetford WHR Project, COVER Home Repair Director John Heath says, “When we’re working on a more comprehensive Whole House Repair project for a longer period of time and staying in one location for weeks instead of days, the impact is bigger all-around. The homeowner’s life is changed and improved by living in a significantly more functional and safe home; volunteers become invested and engaged in their neighbor’s project and success; and the community at large feels more connected and builds closer ties along the way.”

COVER will be announcing more Whole House Repair Program details in May (including a rolling application period to open later this spring).

For more information, please [www.coverhomerepair.org/WHR](http://www.coverhomerepair.org/WHR) or contact COVER Executive Director Helen Hong at [helen@coverhomerepair.org](mailto:helen@coverhomerepair.org).

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