



2010 VERMONT/NEW HAMPSHIRE ANNUAL REPORT  
*Thriving Communities: Strengthening Roots in Rural America*



## OUR MISSION:

To increase economic  
opportunity and  
improve the quality  
of life for all rural  
Americans.



*We are committed to the  
future of rural communities.*

# MESSAGE FROM STATE DIRECTOR

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What a year! The numbers are in and they are stunning.

In 2010, the US Department of Agriculture Rural Development invested more than half a billion dollars in strengthening New Hampshire and Vermont's rural communities.

Our business programs assisted more than 400 businesses including farms throughout the region and, as a result, retained or created nearly 1475 jobs! Energy, food, tourism, education, health care and manufacturing were just a few of the industry sectors that received a boost from the American Recovery and Reinvestment Act (ARRA) in 2010 through USDA.

Along with substantial investment in business projects, we provided \$254 million in loans, which ensured that 1,550 of our fellow citizens and those in their families achieved home ownership for the first time, more than any year since 1994.



Energy grants and loans were a huge component of USDA RD's work in 2010. Anaerobic digesters grew up on farms, saving farmers money on utility costs and animal bedding as well as providing electricity for the grid that all of us can use. Maple sugar producers utilized USDA grants and loans to upgrade their sugaring equipment, achieving more efficient energy use and increased production.

Our investments in essential community services enabled communities to improve their water and wastewater systems; rehab their libraries and town halls; add or replace ambulances and fire trucks; and upgrade computer equipment in their schools.

As we celebrate the accomplishments of 2010, we recognize that many of our friends and neighbors are struggling and hoping that better times are just around the corner. Be assured that we, your fellow citizens at USDA RD, are by your side. We pledge to allocate every resource we have to ensure that our mission to "increase economic opportunity and improve the quality of life for people who live in our rural communities" is accomplished.

Here's to a very successful 2011!

Molly Lambert  
State Director



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## ON THE COVER:

The children in these photographs are part of the Keene YMCA's child care program in NH. Soon they will have double the space to play, thanks in part to a \$4 million USDA Rural Development Community Facilities loan, which is helping fund the construction of a brand new Y! The building will be fully handicapped accessible and will feature a new child care center, two pools, outdoor playing spaces, basketball courts, a gym and indoor walking track, community spaces, parking and more.

Projects like this represent our commitment to build and maintain strong communities in rural America. All of our programs aim to keep our communities and our rural landscape rich with possibility for the families of tomorrow. We are proud to support projects like this one, the benefits of which will last for generations.

# BY THE NUMBERS

The numbers are striking. With \$507,591,412 distributed to rural areas across New Hampshire and Vermont, 2010 marks the greatest USDA investment in its history in the region. You will see from this report the money has had an impact. Through these investments we have changed people's lives, strengthened our communities and built foundations for the future.

## New Hampshire

PROGRAM	AMOUNT
Business	\$15,535,870
Energy	\$620,730
Community Facilities	\$9,133,090
Housing	\$179,506,151
Utilities	\$42,765,508
<b>TOTAL</b>	<b>\$247,561,349</b>

## Vermont

PROGRAM	AMOUNT
Business	\$10,659,621
Energy	\$5,521,979
Community Facilities	\$11,101,800
Housing	\$95,378,402
Utilities	\$137,368,261
<b>TOTAL</b>	<b>\$260,030,063</b>

**1,475 jobs were saved or created.**  
**400 businesses were assisted.**

### BUSINESS PROGRAMS

#### *Creating Jobs and Sustainable Opportunities*

Our Business & Cooperative Programs help rural business owners, entrepreneurs and our nation's agricultural communities meet the challenges of an intensely competitive, highly networked global economy. We do this by creating and supporting opportunities for economic growth in rural America.

#### **Business and Industry Guaranteed Loan Program**

These loan guarantees provide financial assistance to fund projects that create or preserve jobs. The recipient of a loan guarantee is a financial institution that makes loans to business owners in rural areas.

#### **Intermediary Relending Program**

This program provides funding to capitalize long term community-based revolving loan funds for nonprofit corporations, public bodies, cooperatives or other legal entities to finance business ventures.

#### **Rural Business Enterprise Grants**

These grants, through non-profits or government agencies, finance and facilitate development of small and emerging rural business.

#### **Rural Business Opportunity Grants**

These grants promote sustainable economic development by providing training and technical assistance to business developers, entrepreneurs and economic development officials. They also assist with economic development planning.

#### **Value-Added Producer Grants**

These grants can be used by agribusinesses, farmer groups and cooperatives to finance professional planning, feasibility studies and working capital for marketing new value-added agricultural ventures.

## 32 farms improved energy efficiency.

### ENERGY PROGRAMS

#### *Advancing Renewable Energy*

Our Energy Program supports the efforts of farmers and rural small businesses to save and produce renewable energy - reducing America's dependence on foreign oil and risks to our environment.

#### **Rural Energy for America Program Grants and Loan Guarantees (REAP)**

This program provides financing for agricultural producers and rural businesses to purchase and install renewable energy systems and make energy efficiency improvements.

## 1,550 families became new homeowners.

### HOUSING PROGRAMS

#### *Homeownership Opportunities*

Our Housing Programs help provide safe, affordable rental housing in rural areas and also afford low and moderate income individuals and families the ability to realize the American dream of homeownership.

#### **Single Family Housing**

Section 502 Direct Loan and Guaranteed Loan Programs offer families and individuals with low to moderate incomes the ability to become homeowners at affordable rates and terms.

Section 504 Home Repair Loan and Grant Program offers 1% loans to individual very low income households and grants to applicants age 62 or over.

#### **Multi-Family Housing**

The Section 515 Rural Rental Housing Loan, Section 538 Loan Guarantee and Section 521 Rental Assistance Program provide affordable rental housing opportunities at new and revitalized rental housing complexes.

#### **Housing Preservation Grant**

These grants provide capital to non-profits to act as intermediaries to help low income homeowners or landlords make needed repairs that enable residents to remain in their homes safely and affordably.

### COMMUNITY FACILITIES

#### *Protecting Infrastructure & Public Safety*

Our Community Facilities Program works as an investment bank for small rural communities to assist them with construction, equipment and renovation of essential community facilities including schools, town halls, police and fire stations, health care centers and childcare facilities.

#### **Community Facilities Grants, Loans and Loan Guarantees**

These funds are available to finance capital projects and community facilities in rural areas. Eligible recipients include community based non-profit organizations and public bodies.

## 5 ambulances and 9 fire trucks purchased. 5 police departments and 8 libraries assisted.

### UTILITIES

#### *Public Services, Clean Water & Telecommunications*

Our Utilities Programs offer opportunities for water distribution, wastewater disposal and treatment, telecommunications and broadband access.

#### **Water and Environmental Programs**

These programs provide direct loans and grants to finance water and wastewater systems in rural communities.

#### **Solid Waste Management Grants**

These grants are available to public entities and non-profit organizations to identify and evaluate solutions to solid waste issues on a regional basis in rural areas.

#### **Broadband**

This national program provides funding for broadband infrastructure in rural communities.

## 15 communities have cleaner water.

# FOOD CO-OP BUILDS NEW HOME

## It all started in a dirt basement.

It was here that 50 pound bags of organic oats and boxes of oranges were divvied up among a dozen Brattleboro, VT area families joined together in a cooperative food-buying club.

It was 1975 and the Vietnam War was drawing to a close. In the prior two decades, thousands of hippies and supporters of the civil rights movement had migrated to VT in search of a non-traditional way of life. Eight communes were located within 15 miles of the town. Their vision involved increased control of their food.

“The community took on a pretty distinctive character,” said Alex Gyori, General Manager of what is now called the Brattleboro Food Co-op. “I think that’s the reason the Co-op grew. It was also an anti-business type thing too. They didn’t want to support big business.”

Today that small collective buying group is a 5,000 member, \$17 million a year cooperative grocery store that carries everything from hand lotion to eggs and serves up a daily buffet of organic foods.

The Co-op’s development came in leaps and bounds, from a warehouse storefront in 1979 to full-time coordinators by 1982, including Gyori, a foreign language teacher by trade. By 1988 their space was bulging at the seams.

In a stroke of luck, they heard that the P&C supermarket was leaving its downtown Brattleboro location. For \$3,500, the Co-op bought most of the store’s equipment at auction and then in 1988 leased the space, which was badly in need of renovation.

With help from the shareholders, the building

underwent a total overhaul.

“We had to rip the whole thing out...including the floor because it had sagged up to a foot off of level,” said Gyori. “It was a really hilarious place to shop because if you let your cart go, it would go all the way down the aisle for you.”

Sales doubled the first year of the move and by 2004 the Co-op was able to buy the building. They kept expanding but the building - old, with a growing patchwork of electrical circuits - could no longer support their needs.

All the growing and changing, left its members wondering what they wanted the Co-op to be. They knew it was important for the Co-op to stay downtown as an anchor business, but what it should look like was yet another question.

“We’ve been through six or seven years of thinking and reading and cogitating and ruminating along with the cows,” said Gyori. “To put more money into this building is money really wasted. We figured that the cost of energy over the years would grow and grow and grow and our retail capacity would stay the same. We did a “what if” scenario. If we just stayed and ran the business as we are today, in 15 years we’d probably be out of business.”

They figured it would take them about \$7.8 million to rehab the building but that wouldn’t change the inherent problems. For another million they could have a whole new building.

So they set to work raising money from their members with a shareholder loan program and established a goal of raising \$1 million. They were afraid it might be too lofty of a goal in difficult economic times but the devotion of their

members proved otherwise. By November 2010, the Co-op had raised \$1,047,250.

The money leveraged a \$4.2 million loan from Peoples United Bank, which USDA Rural Development guaranteed with American Recovery and Reinvestment Act dollars.

With the funds, the Co-op will expand from its existing 17,000 square foot space into a newly constructed, energy efficient 33,847 square foot facility. Additionally, two-stories of the four-story building will host affordable housing, owned and operated by the Windham Housing Trust and Housing Vermont.

The cutting edge, environmentally friendly building will even recycle the grocery store’s waste heat from its refrigeration systems and reuse it to heat water for the entire facility.

This type of sustainability is a concept that meshes well with the philosophy of its members, who support nutritious local foods and have an eye toward social justice.

“Imagine the day when all food is organic and clean. Some people say then there’s no need for the Co-op but actually we’re talking about a business model here too. A way of doing business that is actually more democratic - not organized only for profit,” said Gyori. “It’s a model that I really believe in and one that can be healthy for the planet. It’s a model that helps re-circulate money in the community.”

Thirty-five years ago and many bags of oats later, this philosophy still serves as the foundation of the Brattleboro Co-op, which continues to bring the community together for high quality and affordable food.



Alex Gyori at the Brattleboro Food Co-op.

BUSINESS PROGRAM SUMMARY	Loan Guarantee Amount		Direct Loan Amount		Grant Amount	
	Vermont	New Hampshire	Vermont	New Hampshire	Vermont	New Hampshire
Business and Industry Guaranteed Loans	\$6,471,940	\$14,079,920				
Intermediary Relending Program			\$1,500,000	\$1,000,000		
Value-Added Producer Grants					\$318,257	\$179,950
Rural Business Enterprise Grants					\$1,098,604	\$276,000
Rural Business Opportunity Grants					\$270,820	
Agricultural Innovation Grants					\$1,000,000	
<b>TOTALS</b>	<b>\$6,471,940</b>	<b>\$14,079,920</b>	<b>\$1,500,000</b>	<b>\$1,000,000</b>	<b>\$2,687,681</b>	<b>\$455,950</b>



Sandy Holz with plans for the new library.

# LIBRARY LOOKS TO THE FUTURE

At the turn of the century the ladies in the Whitefield, NH “Women’s Study Club” heard about a program funded by steel magnate Andrew Carnegie to build libraries for towns with industrious citizens looking to help themselves.

So they gathered their forces, gained approval of the town and sent off their application for a \$10,000 “Carnegie Library” – one of 2,500 the industrial tycoon and philanthropist would eventually fund.

Their determination was rewarded and in 1904 the Whitefield Public Library held its grand opening.

The town pledged to “support the library forever and forever,” said Sandy Holz, Whitefield librarian since 1974.

And they have. One hundred and six years later, however, that same little small town library – with its lamp post symbolizing enlightenment and its stairs embodying elevation by learning – was badly in need of a face lift.

One of the few public buildings in this small town, it served as a community center for generations. However, its space was antiquated - bulging with books, lacking hot water and out of compliance with accessibility laws. Its single bathroom stall doubled as an office space and the basement was growing mold.

The library board and supporters had seen the need for improvements, said Holz and started a handicap accessibility fund years ago. In 2009, they still had a long way to go.

That changed last year when local residents heard about the USDA Rural Development Community Facility Direct Loan and Grant Program bolstered by American Recovery and Reinvestment Act funds.

With their matching funds of \$150,000, the library was able to secure a loan of \$80,000 and a grant of \$170,000 through USDA Rural Development.

“Everything fit into place,” said Holz. “There is no way we could have done this project without the

Rural Development grant.”

USDA Rural Development Community Facilities Program offers direct and guaranteed loans and grants designed to finance capital projects and equipment for essential community facilities in rural areas, and libraries are a special target for that funding.

The new 1,400 square foot addition, which will be fully accessible with a 34-seat meeting room, kitchen, office, bathrooms and children’s room, is scheduled to be completed by the fall of 2011.

“The library will be accessible to all, at long last,” said Holz. “The new meeting and children’s rooms will allow programming and story hours, which we could not have downstairs in the moldy old basement.”

The renovations will be “modest” and preserve the historic character of the building, something Holz feels is right in line with the original mission of the Women’s Study Club.”

“I think the ‘ladies’ would LOVE the idea,” she said.

COMMUNITY FACILITIES PROGRAM SUMMARY	Loan Guarantee Amount		Direct Loan Amount		Grant Amount	
	Vermont	New Hampshire	Vermont	New Hampshire	Vermont	New Hampshire
Community Facilities Loans and Grants	\$3,300,000	\$893,000	\$6,668,000	\$7,403,000	\$1,133,800	\$837,090

# HOME HEALTH CARE HELPS HEALING

Sue Burrows isn't sure what her life would have looked like without the home health care provided by the Meredith Public Health Nursing Association.

Certainly it would have been difficult, if not impossible, for the mother of three grown children and wife of 30 years, to stay at home with her family and pets as her Multiple Sclerosis progressed.

"It would have been rough," she said. "I would have been a lot less mobile than I am today or I'd be somewhere else."

On this Friday, occupational therapist Clare Persson moves Burrows' arm in a slow circle in the air – part of the therapeutic exercises they work on weekly in Burrows' Meredith, NH home.

Persson is a part of a team of six who look after Burrows' care - from medication to exercise to showers – to make sure she's healthy and comfortable in her own home.

"It's a real honor to go into someone's home," said Persson. "When you come into their home you are invited into their lives. It can do nothing but make their treatments better."

"A person is more themselves at home," added

Pam Wyatt, a licensed nursing assistant who has also worked with Burrows for the past four years. Wyatt often stops by her home, on her off time, to give her a hand. "It's not just a worker relationship. It is a friendship."

It's a support system that works well for Burrows too.

"This organization and its dedicated staff are invaluable and needed assets in our community," said Burrows. "Words cannot possibly express the extent of their positive impact on my life."

The mission of Meredith Public Health Nursing Association is to provide highly skilled home health care services to foster a client's independence and well-being. The non-profit averages 8,500 visits to residents a year in order to help them recuperate, recover or simply maintain a safe lifestyle in their home.

The organization has been providing services to the people of Meredith and Center Harbor since 1923. They have been working out of their current facilities on Route 25 for about 10 years.

This bottom floor location, which is not fully ADA accessible, has seen its share of natural disasters, flooding three times in the past several years, with ankle high water. Its space has

also proved inadequate for the agency's needs requiring staff to use rooms as multi-purpose storage areas, supply rooms, treatment areas, lunch spaces and offices. The location, on a busy sector of street, has also posed problems with safety and the ability of patrons and staff to access the building.

In 2009 with these issues at the forefront, the local population aging and hospital stays getting shorter, the organization decided they needed to move.

They found and purchased a piece of land on the corner of Waukevan Street and Route 104, which was perfect for their needs. Construction is scheduled to finish in March of 2011.

The new one story facility, funded in part by a USDA Rural Development Community Facility Loan Guarantee of \$578,000, will serve as the main office center and walk in facility.

"It's going to improve our operation and certainly will help provide services in the community... and it will help morale," said Executive Director Pam Fortin. "I think it will make us more productive and efficient."

For the first time, they will own their own building. Said Fortin, "It will be our first home."

*"Words cannot possibly express...their positive impact on my life."*

*- Sue Burrows, MPHNA Client*



Clare Persson, left, works with Sue Burrows.



From left, Ernie Pomerleau, Tracey Schoonmaker, Steve Ploesser and Brian Waxler at the Ferrisburgh Solar Farm.

# ENERGY AND THE GREEN HORIZON

When real estate developer Ernie Pomerleau first walked through the field of solar panels at the company's new solar farm in Ferrisburgh, VT, it was definitely not a normal day at the office.

"It feels emotional. We are creating the first one-Megawatt solar system in Vermont. This is part of the process to move the country along to be more self-sufficient," said Pomerleau. "We don't get emotional with shopping centers."

The idea, a departure from the day-to-day commercial development projects in which Pomerleau Real Estate normally engages, came to him only a year ago.

His vision for the Ferrisburgh Solar Farm? He would create a "poster child for solar power."

The financial climate was perfect. State and federal tax credits were a lure and a price guarantee for the power, enacted by the Legislature, promised the ability to sell renewable

energy power at a profitable rate for many years.

He also had the perfect piece of land - a 16 acre tract along U. S. 7 in Addison County that hadn't been developed because it had no sewage capacity.

It was a great place for his demonstration project - a place where the world could see it - and a place that would make people proud to be a part of Vermont.

"This just fell into our lap. It felt good and we did it," said Pomerleau.

After working to establish a buy-in from the town and its residents, Pomerleau and his team moved to secure financing.

USDA Rural Development guaranteed a \$1.5 million loan from TD Bank through the Rural Energy for America Program, while the bank and the Vermont Economic Development Authority provided additional funds for the \$5.3 million project.

Roughly 3,800 panels have now been erected to generate one-Megawatt of power, which is about enough electricity to power 170 homes per year.

Pomerleau, who chaired the Governor's Commission on Climate Change from 2005 to 2007, said the project has received support from residents young and old.

"When I was at the Ferrisburgh Central School Alternative Energy Fair, a dozen people came up to me and said, "Thank you. What a cool project," said Pomerleau. "It's something to be really proud of. It speaks volumes about Vermont and about green jobs and alternative clean energy."

Pomerleau and his team see the project as something that was "meant to be."

In fact, if there was any doubt, the design and layout of the solar array, seen from above, might erase it.

It looks exactly like the state of Vermont.

*"It speaks volumes about Vermont...and alternative clean energy."*

*- Ernie Pomerleau, President/CEO Pomerleau Real Estate*

ENERGY PROGRAM SUMMARY	Loan Guarantee Amount		Grant Amount	
	Vermont	New Hampshire	Vermont	New Hampshire
Rural Energy for America Grants and Loans	\$3,710,252	\$402,047	\$1,811,727	\$218,683

# THE COMMUNITY THAT COULD

Twenty-two years ago, the residents of Deanbrook Village Cooperative in Groveton, NH fought for the right to own their own land.

Back in the spring of 1988, with the fear of their mobile home park being sold along with the land underneath them, the residents put their heads together for a solution. A new state law had just passed that allowed them 60 days to negotiate a purchase with the park owner. With help from the New Hampshire Community Loan Fund Inc., they organized and formed one of the first resident-owned cooperatives in the state.

“Most lower income people don’t get a chance to increase their capital worth,” said Lynn Booth, Community Project Coordinator for the Community Loan Fund. “When you don’t own the land under your feet you are subject to eviction...and if someone says you have to leave, then you lose any equity you’ve put into the home and maybe the home. Becoming a cooperative gives you security.”

Fast forward to 2010, almost two years after the last paper mill, a source of income for over 300

families in this tiny North Country community, closed. The closure coincided with one of the worst economic downturns in recent American history and touched every part of the already strained working class community.

Within this climate, Deanbrook managed to keep the cooperative and its 40 units financially solvent. However the ravages of time had made their mark. Their infrastructure was in poor shape.

Built on the downward slope of Mount Horn, by 2004 the roughly one-mile town owned road through the community was suffering severe drainage problems causing roadway erosion, ice build up and dangerous safety issues in the winter.

In addition, the water and sewer systems, which flank the road, were in danger of a serious breakdown. Old asbestos water pipe caused many residents to choose bottled water. Sewage pipes were showing age. To top it off, a 20,000 volt buried electrical line sat dangerously alongside the water system making it difficult to dig.

“We faced potential serious failure of our systems, which would have meant very costly emergency repairs,” said Barry Colebank, Chairman of the cooperative.

For six years, Deanbrook worked to address these issues but lacked the necessary funding to complete them all. Then, through USDA Rural Development and American Recovery and Reinvestment Act funding, the community found a way out.

In the fall of 2010 the community was awarded a \$299,000 loan and \$634,000 grant for a total overhaul of the systems to be completed in 2011. With the additional help of a Community Development Block Grant, the community was ready to go.

“The cost to correct the conditions was something we could not afford on our own, as a majority of our members are low to moderate income households,” said Colebank. “We could not have done the project without the funding package... Eventually it would have become uninhabitable here. We would have lost this community.”

UTILITIES PROGRAM SUMMARY	Direct Loan Amount		Grant Amount	
	Vermont	New Hampshire	Vermont	New Hampshire
Water and Environmental Programs	\$5,061,000	\$24,543,000	\$9,758,700	\$14,670,000
Solid Waste Management Grants			\$157,751	\$173,779
Broadband Initiatives Program	\$36,834,074		\$85,556,736	\$3,378,729
<b>TOTALS</b>	<b>\$41,895,074</b>	<b>\$24,543,000</b>	<b>\$95,473,187</b>	<b>\$18,222,508</b>



From left, Barry Colebank, Peggy Colebank, David Huntington and John Taylor of Deanbrook Village Cooperative.



Dianna McFeters at Pleasant Street Apartments

HOUSING PROGRAM SUMMARY	Loan Guarantee Amount		Direct Loan Amount		Grant Amount	
	Vermont	New Hampshire	Vermont	New Hampshire	Vermont	New Hampshire
Multi Family Housing - Section 515 Loans			\$2,587,000	\$2,774,000		
Multi Family Housing Rental Assistance					\$ 7,414,260	\$10,387,706
Single Family Housing	\$64,226,422	\$135,625,114	\$20,472,785	\$30,003,386		
Housing Preservation Grants					\$174,682	\$100,000
Home Repair Loans and Grants			\$177,560	\$158,745	\$271,658	\$457,200
On-Farm Labor Housing Loans			\$54,035			
<b>TOTALS</b>	<b>\$64,226,422</b>	<b>\$135,625,114</b>	<b>\$23,291,380</b>	<b>\$32,936,131</b>	<b>\$7,860,600</b>	<b>\$10,944,906</b>

# PLEASANT STREET IS VERY PLEASANT

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## Dianna McFeters remembers

cockroaches crawling down the duct work in her Section 8 federally subsidized housing in Virginia.

Twice widowed, raising a teenage son, she remembers struggling to fight them – setting off fumigation bombs and trying to work with the neighbors – but with over 100 residents in the housing facility there wasn't much she could do.

After 5 years, she'd had enough.

McFeters, 61, called her daughter and said, "I want to move back to Vermont" and asked her if she knew anywhere she could live.

McFeters' daughter came and looked at Pleasant Street Apartments in Enosburg, then called her mom back.

"She told me she loved the apartments," said McFeters.

In two weeks McFeters had fumigated her belongings, sealed the boxes and traveled north.

"When I first saw it I was in love with it too," she said. "These were townhouses compared to what we lived in."

That was four Christmases ago and McFeters is still pleased with her living situation in this family oriented complex. Recently it has gotten even better with a \$1.4 million green face lift and renovation to the housing facility with its acquisition by Housing Vermont and managing partner Champlain Housing Trust.

USDA Rural Development provided two Multi-Family Housing Loans toward the financing of this project.

The 21 year old complex received state of the art energy efficiency improvements including installation of new heating systems, incorporating three wood pellet-fired boilers, solar panels, insulation and weatherization, new roofs, siding and low-flow toilets.

McFeters said the project has made a huge difference in her home's climate.

"I love the heating now," she said. "It's nice and toasty down here."

But temperature regulation isn't the only improvement to the complex. The energy usage of the entire building has been reduced by 30 percent. Management also expects to save 60 percent in fuel costs with the wood pellet boilers.

Other green housing renovation projects may focus on only one part of the energy equation, said Trevor Parsons, Energy Project Manager at Housing Vermont. "What was done here was a more balanced approach."

The team looked at all three of the elements that contribute to the overall energy use of the facility: the thermal envelope including insulation and air sealing, the mechanical systems and how to link them in a "mini-district" heating system, and renewable energy with both solar and biomass systems.

Parsons said while Pleasant Street may be a current benchmark for green housing projects, it is really part of a larger continuum where the lessons learned today are applied to the buildings of tomorrow.

That works for McFeters, who said she's lived in at least 25 states but she's not planning on moving again.

"I've got my funeral arrangements made downtown. This is it," she said. "Vermont is a self sustaining state. If things get bad here, you know that you still have a community like Pleasant Street that will do everything they can for you."

*"I love the heating now. It's nice and toasty down here."*

*- Dianna McFeters, Pleasant Street Resident*



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