



H I L L T O W N

Community Development Corporation

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Dear Friends,

You've seen headlines like these: "Worst financial meltdown since Great Depression"
Can we find the opportunity in this crisis?

Our small Hilltowns face big challenges as the state economy tips into recession, as do Hilltown CDC and your neighbors – the lower income elders and families we serve. Our opportunity is to find new ways of working together locally and new resources to strengthen our communities. To do that we need your help.

We need your support to keep providing programs that strengthen our communities (turn this page over for details on what Hilltown CDC does). Yet as much as we need your financial gifts, we need your grassroots endorsement even more. Your Hilltown CDC membership says, "*count me in.*"

Add your voice to those of your friends and neighbors who also back Hilltown CDC! Together, we can help our towns compete successfully for grants that help:

- support food pantry and elder health services
- improve community facilities
- build affordable housing for seniors and first time homebuyers
- support local small businesses with training, consulting and marketing help.

Together we can build strong communities.

Please make a tax-deductible gift today to support Hilltown CDC. Hilltown CDC has no guaranteed source of funding. We receive no town tax dollars. Your generous individual contributions work like new mortar strengthening a foundation wall. You help us bridge gaps between grants to ensure that services continue for your low-income neighbors.

With your help we can keep building good support systems for our elders and new affordable housing powered by the sun. We can help grow more businesses that create more jobs here in the Hilltowns. This is your chance to put your hand where your heart is in support of Hilltown CDC. Your membership and tax-deductible annual gifts help support this important work and are deeply appreciated. Many thanks!

Yours sincerely,

Harriet Plehn
President, Board of Directors

Andrew Baker
Executive Director

p.s. Look for a **Hilltown Community Needs Survey** in the months ahead. We need your ideas and your input. Thanks again for your support!



A United Way Member Agency

What Does Hilltown CDC Do?

Hilltown CDC is a non-profit community development organization serving Chester, Chesterfield, Cummington, Goshen, Huntington, Middlefield, Plainfield, Westhampton, Williamsburg, Worthington and surrounding towns. We are one of only a few regional community organizations based in the Hilltowns. Our mission is to improve the quality of life for Hilltown residents by addressing educational, economic and social needs while preserving the rural character of our region.

We build and maintain affordable housing for seniors, renters and first time buyers. In 2008, Hilltown CDC completed the Laurel Road cluster condominium project in Haydenville. We built 11 single-family solar-powered homes on four acres of land and sold them to first time homebuyer families, preserving 20 more acres of forest land. We also renovated a century-old building in Huntington that had stood vacant for ten years, creating four new two-bedroom apartments. In 2005, we completed seven units of energy efficient rental housing for seniors at Westhampton Woods. Today, Hilltown CDC owns and maintains 30 units of affordable rental housing. We have also created 15 new homes for first time buyers.



We help lower income homeowners make needed repairs. Hilltown CDC's Housing Rehabilitation Program provides 15-year zero-interest loans to income-eligible homeowners for needed health and safety related repairs. If the owner stays in the home for the full term, the loan is completely forgiven. Last year, Hilltown CDC helped rehabilitate 16 houses in Goshen, Plainfield and Worthington. We distributed \$325,000 in loans to replace furnaces, repair roofs, septic systems and wells, remove oil tanks and more. Over the past two decades, Hilltown CDC has helped repair over 400 Hilltown homes.

We counsel and assist first time homebuyers. Hilltown CDC has helped hundreds of first time homebuyers gain the skills to purchase and maintain an affordable home. We prevent future foreclosures by providing the training and financing assistance needed to match lower-income homebuyers with homes and mortgages they can afford. Last year, Hilltown CDC provided individual counseling to 82 households. 63 households participated in Financial Literacy and First Time Homebuyer workshops. We also provide \$4,000 downpayment grants and up to \$35,000 in financing assistance to help income-eligible homebuyers purchase and rehab their first home.

We help strengthen and start up local small businesses. Last year, Hilltown CDC provided individual consulting tailored to the specific needs of 56 local businesses. We held 69 training workshops attended by 222 local business people. Our goal is to grow Hilltown jobs by strengthening our businesses and encouraging Hilltowners to 'buy local.' We publish the **Hilltown Business Directory**, listing over 300 businesses in 20 Hilltowns. We organized the Hilltown Spring Festival, featuring local business, food, music, art, and a 'focus on sustainability.'



We help families succeed and we help elders stay in their homes. Last year, our Hilltown Elder Network provided 8,500 hours of home chore services to 100 low-income elders. Caregivers shoveled snow, stacked wood, cooked meals, cleaned, and took elders to medical appointments. Hilltown CDC also helps other service agencies secure funding to offer in-home nurse visits to elders, operate a food pantry in Goshen, run a family support program, and educate to prevent domestic violence.

We help town governments provide services. Hilltown CDC writes and administers Community Development Block Grants (CDBG) for seven Hilltowns. In 2008, we secured \$1.1 million in CDBG funds. We help towns make public buildings accessible to all. We also help towns do the planning needed to set priorities, design and manage community facilities construction projects and secure state and federal funding.