



H I L L T O W N

Community Development Corporation

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December, 2009

Dear Friends,

Hilltown CDC
Board of Directors
⌘

Chester

Andy Myers

Chesterfield

David Kielson

Cummington

John Maruskin

Sue Riley

Goshen

Don Boisvert

Huntington

Bob Heath

Plainfield

Bill Adams

Robert Baker

Robert Persing

Westhampton

Margaret Parsons

Williamsburg

Jim Ayres

Worthington

Cynthia Magrath

These are times when you want a neighbor you can count on. We hope everyone in the Hilltowns has caring neighbors nearby to call on for help in a pinch. But what about the elderly woman down the street you don't know well? Or a family in need in the next town over? Thanks to people like you, Hilltown CDC is often their "neighbor"— providing a confidential helping hand and the right support at a crucial moment.

**Can we count on you this year to help Hilltown CDC extend your neighborly hand?
Please make a tax-deductible gift with your membership to Hilltown CDC.**

Many of your neighbors rely on Hilltown CDC... when they can't afford to fix their roof... when they are sick and need someone to drive them to a doctor's office... or when they need help clearing snow or carrying in firewood. Maybe you have too. For over 27 years, Hilltown CDC has been helping to create a larger sense of neighborhood called "the Hilltowns" in which concerned citizens and small towns band together to create efficient regional services that support strong and caring communities.

With support from hundreds of good neighbors like you, Hilltown CDC helps our towns fund and operate social services like the Hilltown Elder Network. We run training programs to help small businesses, and we provide housing repair help to lower-income homeowners. We renovate and manage affordable rental housing. And we help towns build needed community facilities like senior centers and senior housing.

Amazingly, none of this good work adds to your local tax rate! Hilltown CDC helps our small towns compete successfully for their fair share of federal grant funds to pay local contractors and caregivers who go out and do the training, the fixing and the helping. As an independent non-profit, we also secure state and private grants to build affordable housing. But it is your individual membership that starts things rolling. Hilltown CDC depends on your ideas and gifts to identify new ways to meet local needs.

Your generous gifts provide the seed money that allows Hilltown CDC to do the early work – organizing community meetings, sending out surveys – work that turns good ideas into practical programs, long before any grants get written or awarded. Last year, with your help, we created the Elder Small Home Repair Program, to provide small grants to low-income elders for needed home repairs. Now in its second year, the program has attracted \$20,000 from a new private foundation with ties to the Hilltowns.

Please make your gift today and join Hilltown CDC's band of good neighbors. A contribution of any size *counts you in* as a member! Many thanks and best wishes.

Yours sincerely,

Bob Persing
President – Board of Directors

Andrew Baker
Executive Director

What Does Hilltown CDC Do?

Hilltown CDC is a non-profit community development organization serving Chester, Chesterfield, Cummington, Goshen, Huntington, Middlefield, Plainfield, Peru, 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.

Hilltown CDC owns and manages 30 units of affordable rental housing. We have also created 15 new homes for first time buyers. In 2008, we 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 another 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*.

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 repairs. If the owner stays in the home for the full term, the loan is completely forgiven. Last year, Hilltown CDC helped rehabilitate 14 houses in Chesterfield, Cummington, Goshen, Westhampton, Williamsburg and Worthington. We distributed \$250,000 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 450 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 74 households. 67 households participated in *Financial Literacy* and *First Time Homebuyer workshops*. We also provided \$4,500 downpayment grants to four households and loans of up to \$35,000 to help five income-eligible homebuyers purchase and rehab their first home.

We help start and strengthen local businesses.

In 2009, Hilltown CDC provided individual consulting tailored to the specific needs of 69 local businesses. We held 32 training workshops attended by 123 local business people. We published the *Hilltown Business Directory*, listing over 300 businesses in 20 Hilltowns. And we organized the *Hilltown Spring Festival*, featuring local businesses, food, music, art, and a 'focus on sustainability.' Our goal is to grow Hilltown jobs by strengthening our businesses and encouraging Hilltowners to 'buy local.' In 2009, 16 jobs in the Hilltowns were created by businesses that we assisted.

We help families succeed and we help elders stay in their homes.

Last year, our *Hilltown Elder Network* provided 7,620 hours of home chore services to 105 income eligible 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 eight Hilltowns. In 2009, we secured \$1.07 million in CDBG funds. We help towns build and renovate public buildings and make them accessible to all. We also help towns do the planning needed to set priorities, design and manage community facilities projects and secure needed funding.