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01. **Ribbon-Cutting at Harriman Hill Phase II**

Despite the rain, on June 13, 2014, the Laconia Area Community Land Trust (LACLT) and the Eastern Lakes Region Housing Coalition (ELRHC) celebrated the completion of Phase II of the Harriman Hill workforce housing project with a ribbon-cutting ceremony.

Kathy Barnard, ELCRHC Chair, welcomed everyone to the ceremony and thanked LACLT for their dedication to the project. "I want to express sincere gratitude to our partner, LACLT, who brought their resources and energy to the eastern side of the Lake [Winnepesaukee] to help make our development a reality."

Located in Wolfeboro, New Hampshire, the vision of Harriman Hill began in 2007 with the purchase of 35 acres near the former Harriman Construction property on Route 109A. ELRHC and its volunteers led by Edie DesMarais spent nearly 10 years building regional support for affordable housing in Wolfeboro. For this work DesMarais received the NeighborWorks America Dorothy Richardson Resident Leadership Award and the President's Volunteer Service Award.

Harriman Hill is comprised of twelve buildings, each with four one-to-three-bedroom townhouse style apartments, in a quiet woodland setting. In total, the completion of Harriman Hill Phase II provides 48 families permanently affordable housing.

"One of the things you get when you work with an organization like LACLT, is that you are not only going to have a high quality project built in the end, but you are also going to have somebody there that is going to pay attention to how it is managed over the long-term to make sure that it becomes and stays a critical asset to the community," stated speaker Dean Christon, Executive Director of the New Hampshire Housing Finance Authority.



From left: Ryan Barton, LACLT; Brian Chalmers, Meredith Village Savings Bank; Deborah Boatright, NeighborWorks America; Kathy Naczas, Federal Home Loan Bank of Boston; Bill Shanahan, Northern New England Housing Investment Fund; and Dean Christon, NH Housing Finance Authority



Harriman Hill Phase II - Architect: Warrenstreet Architects; General Contractor: Gary Chicoine Construction



From left: Edith DesMarais, Eastern Lakes Region Housing Coalition; Deborah Boatright, NeighborWorks America; and Linda L. Harvey, LACLT

(cont'd from p.1) Permanent financing for Harriman Hill Phase II included the New Hampshire Finance Authority, Northern New England Housing Investment Fund, Federal Home Loan Bank, Meredith Village Savings Bank, Community Development Finance Authority, and the Town of Wolfeboro.

Pre-development financing was provided by the LACLT, ELRHC, New Hampshire Housing Finance Authority, and the Rural Local Initiatives Support Corporation.

Top local donors who had originally purchased state tax credits for the project were permanently honored with plaques on each of the buildings: Bradley's Hardware, Daniel & Cheryl Marisseau of New England Techni-Coil, Inc., Green Mountain Furniture In Memory of Marshall Kendall, The Law Firm of Cleveland, Waters and Bass, P.A. in memory of their friend and partner Charles W. Heard, Spider Web Gardens, and Wolfeboro Oil.

"I want to say a big thank you to each funder for the work that you have done and remind everyone that a lot of policy, a lot of funding, and a lot of dedicated work goes into a project like this," stated Ryan Barton, LACLT Chair. "At the end of the day, what we have here is changed lives. This is about changing the lives of the people who are going to live here."

Rental inquiries should be made to Shelley Freeman of the Hodges Companies at (800) 724-4686 or housing@hodgescompanies.com.

Solar Panels Now at Harriman Hill Phase II

Phase II of Harriman Hill now features 10 solar arrays to provide hot water for the 24 new permanently affordable apartments. It is estimated that the clean energy produced by the solar hot water system should offset approximately 2,000 to 2,250 gallons of propane per year or 26,000 to 29,250 pounds of carbon dioxide per year. The new system is identical to that installed in Phase I of the project in early 2013, which has already shown great energy and cost savings helping to ensure long-term affordability for tenants.

The panels have been installed by Shift Energy, a full service renewable energy contracting company.



From Transitional Housing to Home

When Jenna left the military she struggled to find work that utilized the skills she had gained. Eventually she found a position as an



Jenna and her daughter

assembly line worker in Laconia. Shortly after she gave birth to her daughter, a blessing which also presented her with new challenges. Jenna could no longer afford to pay rent, childcare and all of the expenses that one incurs when raising a child. She became homeless. She needed help.

Jenna was referred to Leigh Campbell, the Resident Services Coordinator at LACLT. Leigh guided her through the Transitional Housing Program. "I still remember the day I signed a lease and got my keys, I was in tears I was so happy," Jenna reminisces.

"My little one and I didn't have a bed or couch or any furniture, but we definitely had a roof over our heads. With the support of Laconia Area Community Land Trust I was able to provide these things with time, and with their help I created a home for my daughter and I."

Shortly after moving into her apartment, Jenna's job at the factory was outsourced, and she was laid off. She felt as if she was back to square one and was worried that she would have no place to live again. LACLT and Leigh continued to work with Jenna to help ensure

that she and her daughter would have a roof over their heads. Jenna decided to go to college to gain knowledge and skills so that she could provide for her family with the hope of never being worried about having a place to call home again. She was accepted into the Nursing Program at Lakes Region Community College. Jenna is excelling in her school work and was recently inducted into the Phi Theta Kappa honor society for her outstanding GPA. She is scheduled to graduate in May of 2015 with an Associate's degree in the Science of Nursing. She plans to continue work while pursuing her Bachelor's degree. This July Jenna successfully completed LACLT's Transitional Program and moved into LACLT's permanently affordable housing.

"I know that I would not be this successful if I did not have the help and guidance that I received from the organization. Leigh Campbell and the Land Trust gave me hope and a chance at a better life. I feel so blessed to have had their guidance," stated Jenna.

LACLT's Transitional Shelter Program for homeless families combines housing with aggressive case management. Families in transition participate in counseling with our Resident Services Coordinator to secure the skills and resources needed to achieve economic independence and to secure and maintain sufficient employment and permanent housing. Our transitional shelter families receive priority placement in our permanently affordable apartments.

If you wish to refer a family, please contact our Resident Services Coordinator, Leigh Campbell at 524-0747 x103.

03. | Calling all companies – LACLT needs your help!

Would you like to pay fewer state taxes while helping LACLT help others? We have \$300,000 remaining in tax credits to sell to area businesses, and we invite you to join our list of tax credit donors as we continue funding capital improvements to our oldest properties.

More than 20 years ago, we created permanently affordable housing by investing in buildings scattered throughout Laconia. Those earliest units were minimally rehabbed with limited funding. After two decades of use, these early units need work beyond routine maintenance and replacement. Each month since the beginning LACLT has saved a portion of each rent in a reserve account for capital improvements. Because the rents are low, the capital needs of these early units now exceed the amount in the reserves. In order to keep the rents affordable and to continue the success of the properties for another 20 years we need your help!

Last year, we received \$500,000 in state tax credits to sell by the Community Development Finance Authority (CDFA). By selling them to business donors, we are able to use the funds to continue to upgrade the first 60 units of permanently affordable housing. The funds will be used to modify kitchens, bathrooms, roofs, and more. We also seek to make significant green improvements including the installation of 90+% energy efficient boilers, FlowWise

HOW TAX CREDITS WORK: Surprisingly Simple

The Tax Credit Program allows businesses to make a donation to LACLT in exchange for state tax credits that can be applied against New Hampshire business profits, business enterprise or insurance premium taxes, or in other words decrease your taxable income. The amount of the tax credit is equal to 75% of the charitable contribution. For example, a donor making a \$10,000 donation to LACLT through this program will receive a state tax credit in the amount of \$7,500. In addition, the contribution may be treated as a charitable deduction to the extent the federal law allows. Tax credits may be used at any time during a period of five consecutive years.

We Are Gratefull to All the Supportive Businesses!

Donor	Tax Credits Purchased
Belknap Landscape Company	\$10,000
Eckman Construction Company, Inc.	\$5,000
EPTAM Plastics Ltd.	\$25,000
Franklin Savings Bank	\$30,000
Gary Chicoine Construction	\$30,000
Mainstay Technologies	\$10,000
Melcher & Prescott Insurance	\$35,000
Meredith Village Savings Bank	\$55,000
Northway Bank	\$2,500
Stewart Associates Architects	\$1,000
Wescott, Dyer, Fitzgerald & Nichols, P.A.	\$10,000
Eliza Leadbeater	Lead Volunteer

showerheads, high efficiency toilets, and Energy Star refrigerators. In all, these improvements will allow for improved properties, improved fiscal performance, stabilized rents, and secure homes.

There's no complicated paperwork. CDFa sends all the documentation to the Department of Revenue Administration. You simply fill out the credit amount on the appropriate line on your tax form.

For more information about purchasing tax credits to support LACLT's Portfolio Strengthening Initiative, call Linda Harvey at 603-524-0747 ext. 107 or email her at lharvey@lactl.org.

Construction Update: Rivers Edge



We are looking forward to breaking ground this fall on a Laconia property slated to become our newest construction project.

River's Edge will consist of 32 one- and two-bedroom permanently affordable apartments nestled between Union Avenue and the river. With downtown just a short pedestrian bridge away, the location offers uniquely walkable living opportunities for future tenants. We are also exploring options for green features for this three-story building.

Watch for more updates as construction gets under way!

20% by 2020

The Granite United Way - Central Region volunteer Community Impact Committee is seeking partners who will work collaboratively and collectively in an effort to reduce poverty by 20% by 2020 in Belknap County. After reviewing numerous worthy grant applications LACLT has been selected as one of the partners to aide them in reaching their 2020 goal.



LACLT stands ready to be part of the effort to reduce poverty in Belknap County. A poverty reduction strategy must include jobs and housing as core components. Additionally, many families who have lived on the economic edge and experienced housing and food insecurity will need support and education. At LACLT we hope to be part of a strategy that addresses housing, jobs, daycare, health, and education. LACLT is grateful for the grant award and will work collaboratively with community stakeholders, contributing our expertise and shared mission to help develop and execute poverty reduction strategies.

Children's Auction Supports LACLT Services



From left: Mike Trombly, WLNH; Ed Darling, Children's Auction; Molly King, WLNH; Linda Harvey, LACLT; Mike Seymour, Children's Auction.

Thanks to a generous Lakes Region community, the WLNH Children's Auction raised more than \$500,000 last year. LACLT's Transitional Shelter Program for Homeless Families received support

from this fundraiser. We are fortunate to be one of many worthy nonprofits serving local children and families that benefit from this exciting annual event.

6th Annual Putting Kids & Families First Charity Poker Run

Held on Saturday, July 27th the 6th Annual Putting Kids and Families First Charity Poker Run organized by Coldwell Banker Residential Brokerage Cares (CBRB) was another great success, despite the rain. The primary



From left: Caitlin Meaney and Kara LaSalle of LACLT - volunteering at registration.

purpose of the event is to raise funds to provide financial assistance to housing-related causes in the communities Coldwell Banker serves. Laconia Area Community Land Trust is very grateful to be one of the organizations CBRB supports.

TD Charitable Foundation awards \$10,000 to LACLT

The TD Charitable Foundation, the charitable giving arm of TD Bank, America's Most Convenient Bank®, donated \$10,000 to the Laconia Area Community Land Trust to support its Homeownership & Financial Success Center.

"We believe that organizations such as yours play a significant role in sustaining vibrant and thriving communities," said Steve Webb, Market President for TD Bank.

"The TD Charitable Foundation carries a legacy of supporting not-for-profit institutions and their important work throughout our region and Laconia Area Community Land Trust is a true partner in this work."

LACLT's Homeownership & Financial Success Center is the Lakes Region only HUD certified Housing Counseling Agency. LACLT offers free seminars, workshops and individual counseling to its tenants and the general public. The contribution will support education, training, and counseling services to those seeking to exercise sound financial management in pursuit of homeownership.



From left: James Glover, Assistant Vice President, Store Manager, TD Bank Gilford; Linda L. Harvey, Executive Director of LACLT; and Steve Webb, Market President for TD Bank

Other charities supported by CBRBC are NH National Guard Chaplains Emergency Relief, Building Dreams for Marines, WLNH Children's Auction, New Beginnings Crisis Center, Salvation Army - Carey House and the Lakes Region Food Pantry. In the past four years alone they have raised over \$55,000 to give back to the community.

Participants rode through the slightly wet, but scenic and beautiful Lakes Region and made five stops along the way to collect five cards. They started and ended at Laconia Harley Davidson in Meredith. At the end of the ride participants were treated to a delicious barbeque provided by T-Bones and Cactus Jack's, entertained with live music, and participated in raffles and silent auctions.

Thank you to all the generous sponsors, riders, and especially Coldwell Banker Residential Brokerage Cares!

Upcoming Events & Workshops

FREE FIRST-TIME HOMEBUYER SEMINAR

Offered by LACLT and Northway Bank

The Laconia Area Community Land Trust has educated nearly 300 first-time home buyers to date. On September 20th, a new group of would-be homeowners will learn what they need to know about buying a home in a full-day seminar offered by LACLT, a HUD-approved housing counseling agency, and sponsored by Northway Bank.

When: Saturday, September 20
from 8am to 4pm
Where: Belknap Mall, Belmont
Sponsored by Northway Bank

The seminar, to be held at the Community Room at the Belknap Mall, Belmont, takes place on Saturday, September 20th from 8:00 a.m. to 4:00 p.m. Topics include:

- Credit and Budgeting
- Qualifying for a Mortgage
- Working with a Realtor®
- The Home Inspection Process
- The Closing Process



The First-time Homebuyer Seminar is free and open to the public; advance registration is required, and lunch and refreshments will be provided.

Register by calling Debra Drake, LACLT's Homeownership Director at (603) 524-0747 x 105 or by emailing ddrake@lact.org. LACLT's full seminar and workshop schedule is available online at www.lact.org.

LACLT Membership Renewal

With the support of our membership, we've come a long way since 1993 when we possessed little more than a single property and a big vision. It's exciting to look back and realize our economic investment in the region has grown to nearly \$68 million.

By renewing, our members will once again join us in working diligently to develop permanently affordable homes where local families can afford to live on the wages they earn. 2014 saw the addition of 24 affordable housing units at Harriman Hill in Wolfeboro and the beginning of a project that will bring 32 affordable housing units to downtown Laconia.

Our members' support is vital to our work and investment in the community. Please take a moment when your renewal form arrives in the mail or right now online at www.lact.org. The only way we can continue is through the help of caring community members like you.

Thank you for your continued support, for remembering those among us who struggle, and for helping us provide wonderful, affordable places to live to those who so urgently need it.

Attention Tenants

HEALTH CARE UPDATE

If you do not have health insurance, are not happy with your coverage, or are looking for a more affordable plan, the Health Insurance Marketplace may provide you with new options. Finding health care that fits your budget and understanding the Marketplace can be challenging. Marketplace representatives have offered to hold a special enrollment session for LACLT residents if enough express interest. This is a great opportunity to have some questions answered and gain some understanding of the new programs. An information and enrollment session will only be scheduled if there is enough interest so please contact Leigh Campbell, LACLT's Resident Services Coordinator at (603) 524-0747 x 103 or lcampbell@lact.org.

FUEL ASSISTANCE

CAP is now taking applications for Fuel Assistance for persons with disabilities and/or children under age 6. All others can apply starting September 15th, 2014. Contact Leigh Campbell, at (603) 524-0747 x 103 or lcampbell@lact.org with any questions.

Job Well Done

Congratulations to our Finance Director, Stuart P. LaSalle, who received second place for the Triple Bottom Line Award, for creative and analytic excellence in Managing Profit, Sustainability and Mission. This award was given by NeighborWorks America and CHAM (the Consortium of Housing and Asset Management) at the 2014 National NeighborWorks Training Institute and Rural LISC Seminar in Louisville, Kentucky. Job well done!



Welcome

Caitlin Meaney joined the LACLT team this July as the new Resource Development Director. Caitlin comes with an extensive background in non-profit work including five years with Jubilee Support Alliance, a local Washington, DC non-profit that supports low income housing in the Adams Morgan neighborhood of DC. The time spent at Jubilee and life experiences have given her, "a passion for working so people have access to affordable housing. I have seen how meaningful it is to have a place to call home."



Caitlin was born and raised in New Hampshire and enjoys giving back to her community through her work and by volunteering. She loves chasing around her young son, and enjoys the outdoors, traveling, family and friends.

"I'm very excited to be part of LACLT and have a chance to contribute to its mission and work with such wonderful staff, board and community."



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If you would prefer to receive our newsletter by email,
 please contact Joanie at 524-0747 ext. 100 or email her at jcellupica@laclt.org.

Like us on Facebook, follow us on Twitter

LACLT wants you to keep in touch with us on social media. We use Facebook and Twitter to post updates on LACLT events and workshops, news about our work, quotes from our clients, and more.

Please take a minute to search for us on Facebook and click the "like" button; we're at [LaconiaAreaCommunityLandTrust](https://www.facebook.com/LaconiaAreaCommunityLandTrust). Our Twitter handle is [@LaconiaAreaCLT](https://twitter.com/LaconiaAreaCLT).



Clean Green Tip

Instead of using harsh chemicals that will pollute your indoor environment and cost more, try cleaning with products you likely already have in your kitchen cabinet or refrigerator. Some examples of green cleansers you may already have in your home include:

- Baking soda is a mild, natural abrasive that can be used to clean all surfaces without worrying about scratching surfaces;
- White vinegar is mildly acidic and handily removes soap scum;
- Lemon juice is a natural bleach and disinfectant. It's a great stain remover and deodorizer; and
- Club soda is also a natural stain remover and works well on fabrics without bleaching.

Source: *NeighborWorks America*

Our mission:

To assist low and moderate income households achieve economic self-sufficiency through the development of permanently affordable housing opportunities and associated support programs.



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