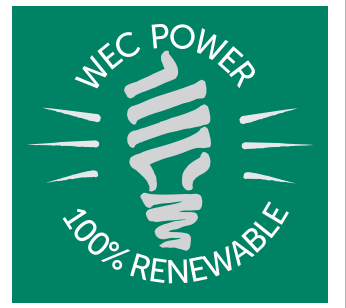




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# CO-OP CURRENTS



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The newsletter of Washington Electric Cooperative, Inc., East Montpelier, Vermont.

March 2016

## Adapting To A Post-Irene World VT Project Offers Replacement For The Mobile Home

**T**ropical Storm Irene started a lot of conversations in Vermont. The August 2011 storm laid bare Vermont's unpreparedness for an era of powerful, extreme weather. In the wake of some \$800 million in damages (by one estimate), we began to reconsider some of our patterns upon the landscape – for example, rehabilitating the banks along river corridors with the understanding that they must allow the rivers room to move.

Another reconsideration was housing. Irene caused the worst flooding in Vermont since 1938, damaging or destroying some 3,500 homes. Partly this was a reflection that Vermonters had grown complacent about building in floodplains, but it also had to do with the poor structural quality of many residences. The High Meadows Fund – a grant-making organization associated with the Vermont Community Foundation, with a particular interest in projects to mitigate climate-change impacts – studied the issue, and fund President Gaye Symington shared the findings with other organizations, including Efficiency Vermont (EVT).

"It turned out that Irene caused a disproportionate amount of damage to mobile homes," says EVT Senior Consultant Peter Schneider. "Fifteen

*"Fifteen percent of the mobile homes in the state were made uninhabitable, yet they accounted for only 7 percent of the housing stock."*

Peter Schneider, EVT

percent of the mobile homes in the state were made uninhabitable, yet they accounted for only 7 percent of the housing stock. This was caused by a combination of being poorly sited, within the 100-year floodplain, but also not anchored to the ground, making them more vulnerable to weather events."

The participants in this conversation reached another conclusion that was not a surprise: mobile homes (the correct term, since the 1970s, is actually "manufactured homes") fail to hold their value and structural integrity.

They are, of course, inexpensive homes to purchase, but they're a classic example, Symington says, of the adage that "it's expensive to be poor."

"Mobile homes aren't treated like a house, as an appreciating asset," she explains. "It's more like you're buying a boat and paying on a credit card. So if you're buying new and you need a loan, it's typically at a high rate of interest."

What's more, their value starts falling practically as soon as they're installed on-site, so as you make your payments and move toward outright ownership you have less and less to show for it.

The damage to this vulnerable segment of Vermont's housing stock

*continued on page 4*



*Good Beginnings of Central Vermont is one of the 56 local nonprofit organizations that received donations from WEC's Community Fund in 2015. Fielding a cadre of 50-some volunteers, GBCV supports new mothers, their infants, and their families before birth and during the stressful weeks that can follow. Pictured, from left, are: Sara Nevin, one of the group's founders in 1991; Program Director Ana Campanile, and Alison Lamagne, who has just resigned as executive director to move to Colorado with her family.*

## Battery Recycling Another First for Vermont

*WEC Will Be Glad to Take Yours Off Your Hands*

**F**or lots of folks in Vermont, alkaline batteries – the simple household battery; A's, AA's, AAA's, 9-volts, button-sized, you name it – have presented a moral dilemma. Nearly everyone buys and uses them, but when it came to disposing of them the waste-collection and recycling services have mostly told us to just throw them away.

That hasn't set well with a lot of people, including those at WEC. Vermonters in general have a better-developed sense of environmental ethics than people in some other parts of the country. Tossing these

*"All folks need to do is bring them in the door and leave them with us. We'll take it from there."*

— Patty Richards

metal objects filled with chemical elements into the trashcan, where they'll eventually end up in the Coventry landfill, has simply felt wrong.

Fortunately, the Legislature felt our pain. In 2014 it passed Act 139, creating

"PRODUCT STEWARDSHIP FOR PRIMARY BATTERIES AND RECHARGEABLE BATTERIES." The law went into effect at the beginning of this year. Not surprisingly, Vermont is the first state to adopt legislation stating that manufacturers cannot

*continued on page 7*

### Washington Electric Cooperative

East Montpelier, VT 05651

### Inside

**Three candidates for WEC's Board of Directors.** With WEC's Annual Meeting approaching in May, elections are around the corner. This year, three incumbent directors have declared their wish to serve another term. They introduce themselves on page 3.

**"Good stories,"** about people who chip in to solve problems and help others. See President's Message, page 2.

**Every cent goes to the causes it supports.** That's one difference between the WEC Community Fund and other charitable efforts. The annual report on the Fund's activities, covering 2015, is reviewed on page 6.

**Your Annual Meeting dinner reservation is on page 8.** Book it now, while you're thinking of it.



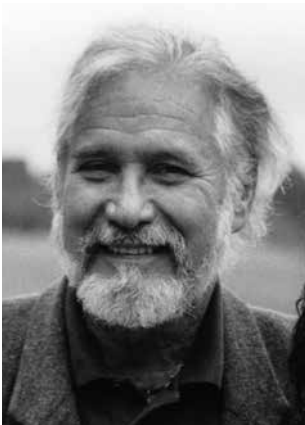
*The VERMOD is a highly efficient, energy-saving alternative to the mobile home. Above, a unit nears completion at the factory in Wilder. For more on this project, and programs making it more affordable, turn to pages 4 and 5.*

**President's Message**

# Want An Antidote to the Constant Bad News? You're Holding It, in This Issue of Co-op Currents

By Barry Bernstein

A few of my close friends, WEC members, joke with me about focusing the beginning of my President's message most of the time on the weather, but I can't help it. When you have been a part of our WEC Co-op family for a long time you are keenly aware of the effects weather has on our line crews, office staff, budgets, expenses, and how it directly affects our members. We have been very fortunate in 2015 and thus far in 2016 in avoiding significant storms and outages, while the rest of the East and the Midwest have had extensive snow. As I write this my front lawn and driveway are like a skating



rink, probably not too different from many of you. It has been a strange "winter" thus far.

With all of the news, we often hear and read about the many negative things going on in the world, and too often locally. I wanted to emphasize some positive items. There are two articles in this issue of

the *Co-op Currents* that focus on WEC's Community Fund, which is built up each year through our members' contributions of their capital credit refunds, and gives donations to nonprofit organizations in our service territory. In 2015, there were 56 local organizations that received support from our Community Fund. Those contributions totaled \$22,713.

It was the fourteenth year the WEC Community Fund has been in existence.

One of the articles highlights Good Beginnings of Central Vermont, an organization that focuses on families and their new members – before the babies arrive and continuing after they're born. Together, each of our members' small capital credit donations – which can be committed on an ongoing basis, a single time, or year-to-year, as the member decides – combine to have a larger impact on this organization's capacity to help families in our community get a better foundation. It's heartening to see the good work that these selfless and generous volunteers do, and encouraging to know that in a small way we help make that happen.

Please consider calling the WEC office and seeing how you can contribute to our Community Fund, if you are not already doing so. I should mention an additional giving option available to our members through our Roundup program, where your monthly electric bill is rounded up to the next dollar, and that extra few cents is added to everyone else's and given to WARMTH, helping folks in need with their heating bills. (You can also use Roundup to add a specific amount of money for WARMTH. I have the folks at the WEC office add \$5 to my bill every month.)


Another focus in this issue highlights a very significant positive development – the VERMOD home (see page one) that was given "birth" as a result of the tragedy of Tropical Storm Irene. The efforts of the people and organizations that came together to create a net zero modular home that can benefit Vermonters of modest income – providing them an opportunity to own a well-constructed home that's healthy and comfortable to live in, and affordable to operate – is another example of good works being done by Vermonters for the benefit of

our communities and fellow citizens. It may be at its beginning stage, but as someone who worked on the "affordable" part of this equation in a similar effort 45 years ago, without success, my congratulations and thanks go out to the people involved with the Modular Housing Innovation Project.

It's great people-to-people efforts like the two mentioned above that keep me hopeful and optimistic that we can address the many challenges ahead.

### A significant departure

One of those people-to-people persons, WEC Administrative Assistant Debbie Brown, will be leaving WEC, after 15 years, to retire and spend more time with her husband Ron and their family. Debbie Brown has been one of my life mentors – always positive, always willing to help someone else out, whether at work, in her community, or someone else's community. During the storm called Damon, in December 2014, Debbie organized all of us – board, staff, family members of our staff, and members of her own family – to show up before 5 a.m., morning after morning, and be there each night until late evening, making sure all our WEC and visiting crews got a hot breakfast and hot dinner, and a bag lunch for the day. After each meal Debbie and her volunteers had to see to it that the groceries were purchased and the kitchen was ready to serve the next meal. This went on for nearly nine days.

Debbie did the same things for our annual meetings, board and staff meetings, etc. She has always led by example, with a great laugh and with straightforwardness when you needed to hear it, yet always respectful. On behalf of our Board, our employees, and our membership, we wish her the best in her retirement from WEC, and many, many thanks for making our Co-op a better place. 

## Co-op Currents

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WEC is part of the alliance working to advance and support the principles of cooperatives in Vermont.

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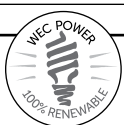
The Board of Directors' regularly scheduled meetings are on the last Wednesday of each month, in the evening. Members are welcome to attend. Members who wish to discuss a matter with the Board should contact the president through WEC's office. Meeting dates and times are subject to change. For information about times and/or agenda, or to receive a copy of the minutes of past meetings, contact General Manager Patty Richards, 802-223-5245.

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A volunteer with Good Beginnings of Central Vermont entertains a baby during a home visit. Volunteers provide a welcome break for new mothers, help with various tasks, and can give guidance about local support services and resources.

Photo provided by GBCV



## 2016 Annual Meeting Set for May 3 at the Canadian Club, Barre

# Three Candidates for WEC's Board of Directors


Three member/owners of Washington Electric Cooperative have come forward as candidates for the Co-op's Board of Directors in 2016. If elected, each will serve for three years, their terms ending in 2019.

Every year three seats on WEC's nine-member board expire, providing the membership an opportunity to elect one-third of the board that makes policy and leadership decisions for the customer-owned electric utility, and oversees management and staff. This year the directors whose terms will expire at the time of the Annual Membership Meeting are **Barry Bernstein** of **East Calais**, **Annie Reed** of **Marshfield**, and **Roy Folsom** of **Cabot**. All three are incumbents and are seeking re-election to the Board. They are the only WEC members seeking election to the Board this year.

The election of directors is performed by ballots sent to each Washington Electric Cooperative member by mail in the weeks prior to the Annual Meeting. **When your ballot arrives, check the accompanying materials to determine when the deadline is for posting your votes by mail.** Members who attend the Annual Meeting can vote there if they wish, rather than by mail. The meeting,

which includes dinner at no cost to WEC members, will be held at the Canadian Club on Route 14 in Barre Town. Reservations are required for dinner, but not for the meeting itself. A registration coupon can be found on page 8 of this issue of *Co-op Currents*, and will be included in the next (April) issue, as well. The date of the 77th Annual Washington Electric Cooperative Membership Meeting is Tuesday, May 3. A schedule of events will appear in the April issue, which is the official Annual Meeting issue of *Co-op Currents*.

Voters who choose to do so can write in the names of other Co-op members who are not official candidates on their ballot. Board candidates run at-large because Washington Electric Cooperative is not divided into districts.

Printed below are brief biographical statements submitted by the candidates, in which they introduce themselves and provide information on their background and involvement with the Cooperative and other avenues of community service. The April issue will feature their responses to questions about issues related to board service. It will provide readers a broader sense of the interests, viewpoints, and experience of the candidates. 

### Barry Bernstein

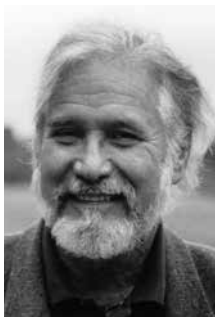
**Residence:** I live on Bliss Road in East Calais, and have owned a home there since 1976. I have been an owner-member of WEC for 45 years, since 1971. WEC members should feel free to call me at 456-8843 or e-mail me at [bbearvt@myfairpoint.net](mailto:bbearvt@myfairpoint.net), if they have any questions.

**Education:** I graduated from the University of Southern California, Los Angeles, with a B.S. in Government and a minor in Business Administration. I attended Northwestern University, Graduate School of Business, Chicago, Illinois.

**Profession:** Co-owner, Better World Energy LLC., the Northeast representative for Messersmith Mfg. Inc., a leading manufacturer of automated woodchip heating plants for schools, institutions, and commercial/industrial use. Prior to starting our business I was in management and consulting for profit and nonprofit organizations.

**Community Involvement/WEC:** I have served on the WEC Board of Directors since 1997 and have been the president of the Board since November 1998. I also serve on the Board of ILR Inc., Northampton, Massachusetts, a disability-rights organization specializing in ADA technical assistance and training. I have served on: the Board and Finance Committee of Woodbury College, Montpelier; the Board and as Treasurer of the Hunger Mountain Co-op, Montpelier, and the Buffalo Mountain Co-op, Hardwick. I was one of the early members, part-time staff, and on the Board of the Plainfield Co-op. I was a co-founder of the Vermont Center for Independent Living (VCIL), Montpelier, and served as its executive director (1978–1982, 1992-1993). I was a co-incorporator, and served on the Board and as an officer of the former CVTA (now called Green Mountain

Transportation Agency), a non-profit organization providing transportation services to central Vermont elders, people with disabilities, and others in northern Vermont.



Barry Bernstein

### Roy Folsom

**Residence:** I am the owner/operator of Crooked Brooks Farm LLC, on US Route 2 in Cabot, where I have lived since 1985.

**Education/Profession:** I graduated from high school in 1970, in Solon, Ohio. I attended Kent State University for one year, then formed a construction company with my brother. In 1974 I moved to Vermont. Two years ago the hard physical work of dairy farming took its toll on me, requiring a double knee replacement. As much as I didn't want to, I had to give up being a dairy farmer. Our farm continues, but raises dairy replacement heifers and grows high-quality haylage for a neighboring dairy farm and sells dry hay to other farms. Since 2008, I also have been an Elite Farm Certified Agent for Nationwide Agribusiness Insurance. I use my over 35 years of farming experience to help farmers develop insurance policies that are affordable, yet give maximum protection of their farm assets.

**Community Service/WEC:** I served on the Cabot Planning Commission, 1991-1996. From 1992 to 2011 I was a member of the Cabot Zoning Board of Adjustment, being chairman for 11 years. I am a member of the Washington County Farm Bureau, and have served as president, and I am currently vice-president. I was appointed to the Vermont Housing and Conservation Board by Governor Douglas in 2005, and am currently

the longest-serving farmer on the Board. I was elected to the WEC Board of Directors in 2004. I have served WEC on the Members & Markets Committee, and presently serve on the Policy Committee and as chairman of the Power and Operations Committee.



Roy Folsom

### Annie Reed

**Residence:** I have lived in Marshfield for 40 years. I have been a member of the Washington Electric Co-op since 2000. You can contact me by mail at 3941 Hollister Hill, Marshfield, 05658, by phone at 454-1324, or by e-mail at [annereed48@gmail.com](mailto:annereed48@gmail.com).


**Education/Profession:** I graduated from Beloit College in 1970 with a B.A. in Anthropology, and in 1997 I received a Master of Science degree in Environmental Studies with a Concentration in Conservation Biology from Antioch University New England. Since 1996 I have been a freelance ecologist. For the past 18 years I have been teaching hands-on courses in college science, most recently at the Community College of Vermont in Montpelier and St. Johnsbury. A selection of the courses I have taught includes: Introduction to Environmental Science, Wildlife Ecology, Wetlands Ecology, Fundamentals of Earth Science, and The Natural History of Vermont. This summer I will be teaching Forest Ecology.

**Community Service/WEC:** I am currently Chair of the Marshfield Conservation Commission, a former member of the Marshfield Planning Commission, former President of the Friends of the Jaquith Public Library, and am now serving on the Jaquith Board of Trustees. For three years I served on the Goddard

College Board of Trustees. I am former Chair and current member of the Advisory Group on Vascular Plants for the Vermont Endangered Species Committee.

For nine years I volunteered as an Emergency Medical Technician with the Cabot Ambulance and the Plainfield Fire & Rescue Squad. I am a member of two food co-ops and the NorthCountry Federal Credit Union.

Six years ago I was elected to the WEC Board of Directors and have had a steep learning curve, trying to bring myself up to a level where I can begin to understand the scope of relationships our Co-op manages. I was appointed Secretary after the death of Marion Milne; I am a member of the Members & Markets Committee, the Editorial Committee, and the Policy Committee.

I continue to be impressed with our Co-op. We have a dedicated and safety-conscious staff. We continue to improve service reliability in some of Vermont's most challenging and sparsely populated terrain. We have an engaged and committed Board. We are one of only two utilities in Vermont to have achieved a 100-percent renewable power supply, allowing WEC to design our own net metered generation program with the intention of ensuring that members contribute equitably to the costs of basic operation and administration. The Public Service Board's draft net metering rule for 2017 includes provisions for equity and fairness very much like the ones we are now using. I feel proud that we are on the cutting edge of future legislation that will bring Vermont closer to energy self-sufficiency and responsible environmental and financial stewardship. I love our Co-op! 



Annie Reed

## Mobile Homes

continued from page 1

called for some kind of corrective action. A coalition formed, called the Modular Housing Innovation Project, bringing together the technical and financial expertise and resources of the philanthropic sector (High Meadows), an array of housing and conservation organizations, and a still-expanding network of supportive agencies.

“One thing we agreed on is that it doesn’t make sense to replace manufactured homes with new manufactured homes,” says Schneider, of EVT. “These homes are constructed to meet a HUD (U.S. Dept. of Housing and Urban Development) code. The current code is more than 29 years old and doesn’t come close to the bare-minimum code for stick-built homes.

“We don’t have any oversight of the HUD code,” he adds. “As a result, homes come into Vermont that are designed for a very different climate. We are in the same HUD region as Virginia, for example, and that’s reflected in their requirements concerning durability, energy costs, indoor air quality, and comfort. But in Vermont, we button up our homes for six months of the year; the HUD code doesn’t come close to creating a healthy indoor climate for a manufactured home situated here.”

So the conversation turned to the possibility of creating not just a better, but a truly high-quality alternative. The need is growing daily. Schneider says the life expectancy for a traditional mobile home is about 30 years, and in Vermont almost 75 percent of the 22,000 or so that are in use are approaching or have passed that age.

But if they’re to be replaced, what will their replacement look like? The coalition agreed that their goal must be to develop a modular unit – meaning a house that could be transported to the site intact – that would conform to the footprint of the former mobile home, whether that’s in a mobile home park or on private land, but provide better value, a better quality of life for the owners, lower operations and maintenance costs, and long-term durability.

Accompanying these structural and design challenges, however, was another one, equally important and perhaps harder to achieve: making them affordable for customers in the mobile home market.

That product now exists.

It’s called the VERMOD, and it’s manufactured in Wilder, Vermont, by a builder named Steve Davis who has lots of experience collaborating with Efficiency Vermont on affordable, high-performance residential homes. (Davis was EVT’s Partner of the Year in 2012.) Davis started the new operation in a converted commercial garage in 2013. But this isn’t about cornering a market. Craig Peltier, director of asset management and project design at the Vermont Housing and Conservation Board (VHCB), emphasizes that the Modular Housing Innovation Project and the information it develops is “open source”; that is, the information is



*Efficiency Vermont Senior Consultant Peter Schneider reads a magazine in the living room of a VERMOD demonstration home in Shelburne. The spacious windows admit lots of natural light, but are triple glazed to prevent air leakage in or out. Manufactured in Vermont, the VERMOD is designed to replace conventional mobile homes. Its energy costs are extremely low, and it is built with the residents’ health, comfort, and long-term investment in mind.*

readily shared.

“This comes out of a public-private partnership that includes governmental participants, Efficiency Vermont, VHCB, and affordable housing organizations, as well as the High Meadows Fund, the University of Vermont, and other stakeholders. VERMOD was launched,” Peltier says, “because of Steve Davis’ interest in building affordable homes for low-income people. But it’s open source; we want to expand this to other manufacturers and people interested in developing a market for net zero, affordable housing.”

Certainly, he points out, the need is there.

### The VERMOD

The VERMOD home has the dimensions and the basic appearance, of traditional mobile homes (manufactured housing), but it has more in common with new, net-zero homes that are being built for the modern residential market. Net-zero is a term used for homes that are equipped to generate the power that their residents use, consuming “zero” fossil fuels and creating “zero” emissions. Achieving this requires a power-generating system; for the VERMOD, it’s solar panels.



*EVT’s Peter Schneider on the front deck of the VERMOD demonstration unit in Shelburne. Three residents of the mobile home park have already replaced their former dwellings with VERMODs, which adapt easily to the lot size and the footprint of conventional mobile homes.*

But the key to retaining and maximizing the benefit of the energy produced is the home’s airtight construction.

“It has twice the levels of insulation of a new manufactured home,” says EVT’s Peter Schneider. This includes the floor, a vulnerable area for conventional mobile homes. For the VERMOD, it’s insulated to R-40, and the home is placed on a frost-protected foundation or frost-protected piers; either one creates a crawl space and a more secure footing than the conventional mobile home. It doesn’t have wheels, like a mobile home; it arrives on a flatbed truck and is lowered into place by a crane.

Each home is sealed with advanced building techniques and tested for air leaks. Large, triple-glaze windows let in lots of light but hold fast against air infiltration.

A building this tight needs mechanical ventilation to maintain a healthy indoor environment. The VERMOD’s system continuously monitors the levels of unwanted gases, such as carbon dioxide and emissions from cleaning products and other sources, and activates the air-exchange system to expel them and bring a matching quantity of

fresh air from outdoors. Construction materials are selected to virtually eliminate “off-gassing,” a problem that plagues manufactured housing and is associated with symptoms of asthma, as well as dizziness and nausea.

“That means on day one we’re delivering a healthy home,” says Schneider. “That’s a critical piece. I’m with Efficiency Vermont, and we’re always coming from a place of advocating for energy efficiency. But without good comfort and a healthy building for the residents, energy savings aren’t worth anything. That’s what this effort is all about.”

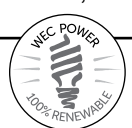
The heating system is a cold-climate air-source heat pump (ASHP). While to many people, heat pumps in Vermont are suspect because they become less efficacious at very cold temperatures (therefore necessitating a backup heating system like oil or gas), net-zero homes are so tightly constructed that they retain their heat, even to the point that human energy and exhalation can raise the temperature. In such a home the ASHP system performs well. Plus, these aren’t rambling farmhouses; they’re compact units, typically of about 1,050 square feet.

Options are available in terms of the interior design (numbers of baths and bedrooms, for example), and units can be matched and offset to create more living space. They can even be stacked to create a two-story home.

### A WEC perspective

Change to the status quo for mobile homes in Vermont, particularly in Washington Electric Cooperative’s service territory, can’t come soon enough for WEC Director of Products & Services Bill Powell. He’s tired of seeing their owners struggling to pay their electric bills. The HUD code that controls manufactured-home construction represents, in Powell’s estimation, not a mandate for structural quality, but “the worst building standards that you can legally get away with.”

“The energy costs really can be



terrible,” he says. “The folks who walk in here [WEC’s office building in East Montpelier] to pay \$200, \$300, \$400 a month for their electricity... many of them live in mobile homes.”

Powell says that data gathered through a member-satisfaction survey conducted by Washington Electric last fall indicated that approximately 5 percent of WEC’s membership are mobile home dwellers. He believes the real number could be higher.

Powell attended a Better Building by Design conference in Burlington early in February, where Peter Schneider

gave a presentation about the Modular Housing Innovation Project and Steve Davis’s VERMOD homes. Although he’s been in the loop and known about the project for some time, Schneider’s talk brought Powell up to date. And he was impressed.


“The VERMOD is built to specs that far surpass the federal specs for manufactured housing,” he says. “It’s lowered onto a full foundation or a well-prepared slab. By contrast, sheet metal skirting around the base of a mobile home is not a thermal barrier at all. The underside is insulated to R-40,

and it’s VOC-free,” he adds, addressing the off-gassing concern. “You’d want to live there.”

Powell is hoping that some WEC members will decide they feel that way, too. The manufacturer’s ability to adjust the design to match existing footprints for various mobile home configurations should be another selling point.

“We have this market that’s made up of dispersed individual units on private property,” says Powell. “We also serve several mobile home parks, including at least one nonprofit run by a housing trust.”

Thus far, none of the 31 VERMODs that the Modular Housing Innovation Project has set up as demonstration models are in WEC’s service territory. Powell hopes that will change, and so does Schneider. It will require coming to an agreement with a mobile home park that has a site available and an interest in hosting a VERMOD.

“Bill’s thinking is in line with what we’re doing here,” says Schneider. “We’d love to get a toehold in the Washington Electric market. We’re offering something we wholeheartedly believe in.” 

## Tackling Costs: The Mobile-Home Replacement Project Finds Ways to Innovate

**W**hen Gaye Symington, of the High Meadows Fund, first brought experts in housing together with energy efficiency advocates to see what they could imagine collectively to solve the mobile home conundrum — purportedly “low-cost” housing whose operations and maintenance costs over time are anything but — she recalls that “the housing world said, ‘You environmental people don’t get it! You come up with great designs, but they’re too expensive.’

But everyone set to work, and the results were interesting.

“We came up with a new design, and it turned out that the cost was higher than a traditional mobile home. So I said to the housing people, ‘You’re right.’ But the housing world said, ‘No, you were right. It’s closer than we thought.’

The differences remained significant, though, so the Modular Housing Innovation Project team explored further ways to bring this vastly improved type of housing into the price range of mobile home customers.

Some of the work was done for them by the design and features of the units.

“It costs less in operations from month one,” Efficiency Vermont Senior Consultant Peter Schneider emphasizes. “You’re substantially pre-buying your heat and electricity with the solar panels [which power the cold-climate air source heat pump, the LED lighting, the water heater, the washing machine and ventless clothes dryer, and the other appliances], so you don’t have to worry about fossil-fuel deliveries or the price of energy.” A U.S. Department of Agriculture (USDA) brochure bears this out; it estimates the annual energy costs of a “typical manufactured home” in Vermont at \$3,811, compared to \$180 for the “high-performance VERMOD Home.”

The low operating costs, therefore, significantly narrow the affordability gap on a daily basis. But the up-front purchase and installation costs could still be prohibitive for many buyers. Including the solar package and higher site-preparation and delivery costs, the USDA brochure sets the total cost for the VERMOD at \$146,000, while the manufactured home comes in at half that: \$70,000. But ideas for working around this financial barrier soon emerged.

Most significant is a unique, \$35,000, zero-interest, deferred-payment home-ownership loan for VERMOD homes, provided statewide for income-qualified buyers by the Champlain Housing Trust (CHT). The income guideline is pretty generous — 120-percent of “area median income” (AMI) for the buyer’s part of the state.

The \$35,000 loan constitutes a lien on the home by CHT, but people don’t have to repay it as long as they stay in the home; then, if they sell to a similarly qualified buyer, the loan transfers to the new owner, who also needn’t make payments. (This loan is applicable only to VERMODs that are sited in mobile home parks.)

Efficiency Vermont contributes to the affordability effort, too. EVT provides \$8,500 for each purchased home; the money goes to VERMOD to support

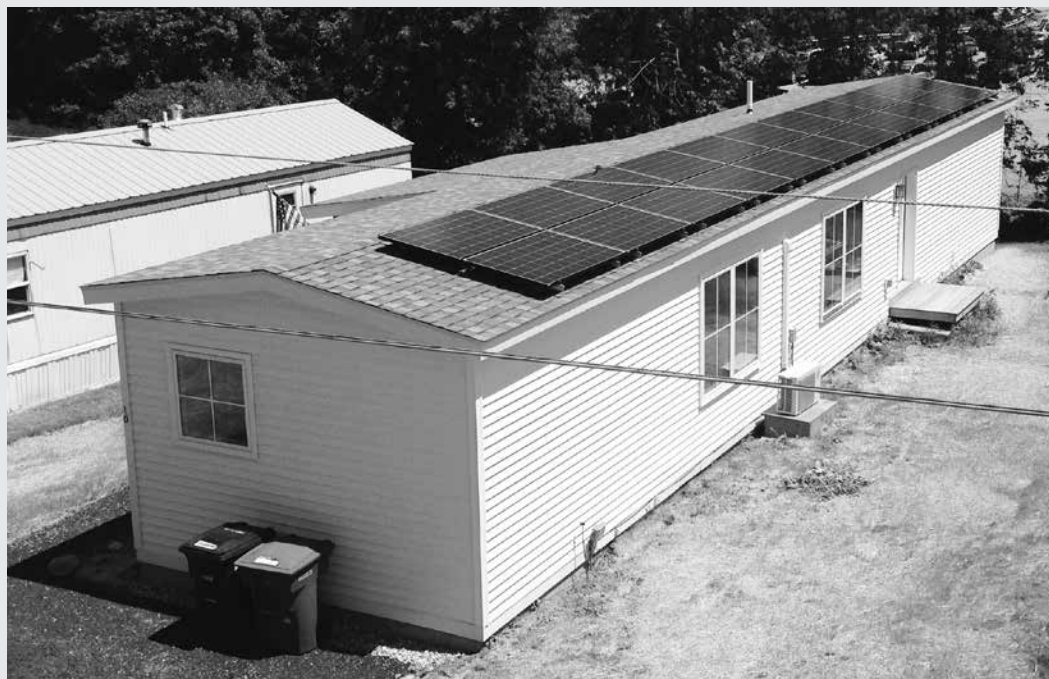


Photo courtesy of Efficiency Vermont

*A VERMOD in a mobile home park elsewhere in Vermont. The solar panels, combined with air-tight construction standards and cold-climate air source heat pumps, virtually eliminate energy costs, and several housing and energy nonprofits offer programs that lower the purchase price to make VERMODs affordable for people with modest incomes.*

the viability of its construction program, and comes off the price of the home. Together, these CHT and EVT contributions can lower the acquisition costs by nearly one third.

As the project gains steam, more players are participating. USDA Rural Development has fixed-interest, 30-year loan and mortgage products, and recently VLITE (the Vermont Low-Income Trust for Energy) introduced its own buyer incentives to defray some of the costs associated with this change in housing and lifestyle — for example, the solar package, or removing old mobile homes from the site.

Despite these incentives, Craig Peltier of the Vermont Housing & Conservation Board (VHCB) acknowledges that “it’s still an uphill battle to get people to think about making the switch from focusing primarily on low


initial costs. This is why we’re looking for early adopters and seeding the market with a number of homes that can serve as examples.”

The Project has scattered 31 VERMODs in mobile home parks around the state in hopes of attracting the interest of other residents. Schneider says that in some locations it has worked. At the Shelburnewoods Mobile Home Park in Shelburne, which is a cooperative owned by its residents, the demonstration model and financing incentives have led to three purchases, and at a park in Addison County, he says, two homeowners have made the move.

Also encouraging is that the two VERMODs that have already been sold by their owners brought the same price that the original buyers had paid for them. It’s a small sample size, and the units were still pretty new, but a traditional mobile home would have lost value even in that short time. By contrast, retaining value is one of four factors Peltier hopes will be persuasive to potential buyers.

“The first,” he says, “is that the energy efficiency is unbelievable! Second is the comfort, quality, and health benefits of these homes. Third is the ease of maintenance, and not facing the headaches that inevitably come with having a deteriorating structure. And fourth is the long-term asset value. We realize that that’s something manufactured-home owners aren’t used to thinking about — that in year 20 they’ll have an asset that has held its value. But it’s a major reason why we undertook this, even though we know it’s a heavy lift to get people to bite on these.”

A high-quality, high-performance home can change people’s lives, and in the long run can change their finances, too — all for the better. Gaye Symington, at High Meadows, and the other organizations that have participated directly or indirectly in the Modular Housing Innovation Project, don’t expect miracles, like a wholesale replacement of Vermont’s mobile home stock by VERMODs or comparable structures from other manufacturers whom they hope will join in.

But they do believe that the homes can be a miracle of sorts for people who are used to the steadily deteriorating quality of the mobile homes they’ve been living in. If that’s one good thing to come out of Tropical Storm Irene, we’ll take it. 

## 2015 Community Fund Report

# With No Third-Party Fees, Your Donations Go Further

Shortly before Washington Electric Cooperative's General Manager, Patty Richards, filed her yearly report to WEC's Board of Directors on the activity of the Co-op's Community Fund during 2015, an article in the on-line news site VT Digger discussed a report by Vermont Attorney General Bill Sorrell. It concerned fees that are collected by organizations providing fundraising services to many popular charities.

The differences between the AG's report and Richards' Community Fund report couldn't have been more stark. It would not be accurate nor fair to the many excellent charities that Vermonters support to imply that they all divert a high percentage of people's donations to the overhead costs of fundraising. But in some cases, they do. And according to Sorrell's findings, the cumulative impact is significant – some might say alarming.

"In the past three years," the VT Digger article said "Vermonters have given more than \$7.8 million to charity

Washington Electric Cooperative's Community Fund is capitalized by members and former members voluntarily donating their annual capital credit refunds, rather than taking those amounts as deductions from their November electric bills – or, in the case of former members, waiving the checks that would come to them as refunds. It's a way we can all make small contributions that add up to support worthy causes in central Vermont. You can make the choice a year at a time or sign up to have your capital credit refunds diverted automatically to the Community Fund. Call Dawn Johnson at 802-224-2332.

through fundraisers contracted to solicit donations — but less than a third of that sum was actually received by the charities." Which means that two-thirds of the money generously donated did not benefit the causes that the Vermont donors intended to support.

The amounts retained by third-party fundraisers varied greatly, but some reached into the 90-percent range – and that's on top of the pay the fundraising companies receive for designing and conducting the charity drive.

Sorrell's report noted that the fee

impact was lower for in-state charity drives. That provides some solace, but certainly many favorite causes for Vermonters are national and international in scope. Sorrell said he was not trying to dampen Vermonters' charitable instincts (his report came out during the "giving season," between Thanksgiving and New Year); his advice was that people ask telephone solicitors whether they're working for a fundraising organization rather than the charity itself (they are required to answer that question); he also suggested that people might wish to

circumvent the paid solicitors by finding ways to contribute directly to the cause they want to support.

(Sorrell's report was covered in VT Digger on December 6, 2015.)

That brings us back to WEC's Community Fund. Some weeks later General Manager Richards made her yearly report to the WEC Board. It's a retrospective of the previous year, summarizing the amounts distributed to the local groups and activities that successfully applied for contributions from the Community Fund, with a list of who they were, the total amount given out by the fund in 2015, how much money the fund had on hand for its activities in 2016, and any other pertinent details.

Here's what's not reported to the board: fees and overhead costs for the Community Fund. That's because there aren't any. Every cent contributed by Washington Electric Co-op members and former members goes to the

*continued on page 7*

## Services For Families At A Critical Time

### Good Beginnings Expo to Celebrate 25 Years

Charitable and social service organizations, in central Vermont and everywhere, often do good works by supporting people whom many refer to as "underserved." Good Beginnings of Central Vermont (GBCV) does that, too, but an important part of its underserved target population can escape the notice of social service agencies and society as a whole.

"If you've had a child, you know," says Ana Campanile, who has had two. Ana – a Washington Electric Cooperative member from Middlesex – is GBCV's program director. Hers is one of three part-time staff positions for the small organization whose cozy "Nest," as they call it, is on River Street in Montpelier. "The way our society is set up," she continues, "a lot of emphasis and importance is put on pregnancy. And then, birth is action-packed!

"But the postpartum period is often very neglected. No matter how well-resourced a person may be, being a new mother postpartum can be a lonely and isolated and very difficult time."

The challenges can be even greater, of course, for women who are not well-resourced – who survive on small incomes, who don't have cars and may not have access to public

transportation, who receive little family support, or face other challenges.

Working with women and prospective parents from all strata of society, Good Beginnings does, in fact, start at the beginning. GBCV provides classes that are grouped, like pregnancy itself, into three "trimesters."

Trimester One offers guidance on prenatal fitness and diet, breastfeeding, and a session called "Becoming a Father." Trimester Two is birth preparation (childbirth classes, advice on pain-coping practices, the physiology of labor), and Trimester Three, called "Postpartum Foundations," focuses on birth healing, infant care and feeding, and other subjects. The classes are free and open to all. In addition to its own well-informed and experienced staff, GBCV taps expert resources, including the state Health Department and the Central Vermont Breastfeeding Coalition. (A schedule of the class sessions for the three "trimesters" can be found at <http://www.goodbeginningscentralvt.org>).

However, GBCV's long-term commitment to mothers, their infants, and their families is best expressed by what comes next

– the services it provides following a baby's birth. Postpartum – the first days, weeks, and months after a newborn has arrived and upended a family's routines, sleep patterns,

relationships, and dynamics – can bring on a very serious form of depression for the mother. It can also bring on feelings of disorientation and helplessness for fathers and prior children. No matter how welcome and loved the baby, this is very commonly a stressful, challenging time of transition even in the absence of clinical postpartum depression.

In Good Beginnings' 2014-2015 annual report, then-executive director Alison Lamagna movingly described the world as mothers frequently experience it when, for almost everyone else, life has returned to normal.

"Her partner is back to work," Alison wrote, "household duties have gone by the wayside, breastfeeding is challenging and she is worried the baby isn't getting enough, she is alone much of the day, she couldn't get the baby to settle down, she needs childcare resources for when she returns to work in a couple of months, and she hasn't showered in days."

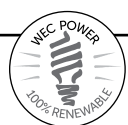
We have a societal vision of young families with newborns – whether the first child or the fifth – as the embodiment of health,

*continued on page 8*



Photo courtesy of GBCV

A home visitor (as volunteers are called for Good Beginnings of Central Vermont) nestles in for a stay with a mother, her new baby, and her other children.



## 2015 Community Fund Report

continued from page 6

causes that the Community Fund Committee elects to support. No one is hired to run the program; requests for donations are fielded by the general manager and the committee – consisting of WEC Board members Barry Bernstein, Richard Rubin, and Mary Just Skinner – and the general manager makes decisions monthly regarding donations. There have been no advertising expenses since shortly after the fund was established in 2002 because they are not needed; word-of-mouth, and familiarity with the Community Fund, suffice to get the word out.

As for who receives donations – the list of 2015 recipients appears on page 8. Applicants approved for grants are ones the committee believes most WEC members would endorse; mostly they are comparatively small, local nonprofits that not only do good work but (importantly) are financially stable

and supported within the community.

“It’s our members’ and former members’ donated money,” Richards explains. “These funds are, in a way, investments, and we want them to go to organizations that will survive and be effective.”

The fund does not contribute to groups furthering a religious or political agenda. Nor does it donate to large national organizations, since they have their own means for fundraising and WEC’s purpose is to support local charitable efforts.

Washington Electric’s Community Fund is capitalized primarily by current and former members’ capital credit refunds which they have authorized the Co-op to divert to this cause. Capital credits are each member’s allocated share of the “margins” that WEC earns in years when its revenues exceed its expenditures; WEC keeps track of this obligation to its members, in the form of bookkeeping entries, and a portion of these credits gets applied as a refund toward members’ November’s electric bills. (For former members, the refunds accumulate until they reach a threshold,

at which time WEC sends a check if their addresses are known.) However, people can choose to contribute that money to the Community Fund instead.

For most people, these are small amounts, in the neighborhood of \$15 to \$25. Yet added to similar contributions from other Co-op members, they provide enough capital to enable the Community Fund to make a meaningful contribution each year to our quality of life here in central Vermont, and to help relieve the burdens of people who are in need.


### To the numbers!

In 2015, a total of 56 organizations received donations from the Community Fund. Those donations totaled \$22,713. By comparison, in 2014 gifts were extended to 64 recipients (this was a record for the now 14-year-old program), totaling \$21,159. Most organizations received donations between \$100 and \$500; a relatively small number received more than that, and a handful of recipients who serve a high volume of Vermonters with critical services such as health care and

remedial education got grants of \$1,000 or more.

In the latter months of 2015 WEC members re-seeded the Community Fund with \$27,703 from their capital credits, up significantly from the \$21,969 the fund received in 2014. The fund carried over approximately \$835 in unspent money from 2015, so it started out the new year with \$28,538.

Supporting Stuff-a-Truck and local military families in need have been causes of great importance to a number of Co-op employees, directors, and vendors. They have made special annual donations to the Community Fund, earmarked for the Adopt-a-Family program and for gifts for children and dinners for needy military families during the holiday season. These folks were generous again in 2015, giving \$2,635 to the cause.

The box at the beginning of this article explains how members can add their capital credit returns to those of fellow WEC members who already support the Community Fund. All are enthusiastically encouraged to do so! 

## Batteries

continued from page 1

sell “primary batteries” (defined as “non-rechargeable batteries weighing two kilograms – 4.4 lbs. – or less, including alkaline, carbon-zinc, and lithium metal batteries”) unless they participate in an approved stewardship plan that provides free collection and recycling.

What it means is that those batteries – including rechargeable batteries people may wish to get rid of – now can be recycled at no cost, and the state Agency of Natural Resources, working with a national organization named Call2Recycle®, has set up a system making it convenient for people to do so. It provides more than 100 disposal locations; many of them are retail outlets, like hardware stores and pharmacy chains, that sell these household batteries.

Washington Electric Cooperative is adding one more location to that list: WEC’s office building in East Montpelier.

“We want to make battery-recycling as easy for people as we can,” said General Manager Patty Richards. “We’re well-acquainted with the Coventry landfill – which is the state’s only active commercial landfill – because our electric generating plant that’s fueled by landfill methane is located there. These batteries, and the compounds and metals they contain, shouldn’t be going up there with the rest of the household trash.”

Richards tips her cap, figuratively speaking, to Mike Gray, one of WEC’s system maintenance technicians. Mike took it on his own to establish collection boxes in various places at the Co-op’s office building and the warehouse/garage, where employees can recycle the batteries used up in the workplace. They are also welcome – indeed, encouraged – to bring their used batteries from home and dispose of

them at these collection boxes.

That’s what led to the next step: inviting WEC members to use them, too.

“Why not?” said Richards. “We’re a co-op, owned by the people we serve. Let’s invite our members to drop their old batteries off with us if that makes it more convenient for them to recycle. All folks need to do is bring them in the door and leave them with us. We’ll take it from there. There’s no cost to the Co-op for doing this; we’re merely acting voluntarily as a collection site.”

### A step toward stewardship


“Product stewardship” is a concept that many have argued will, in the long run, be one of the most effective means for seriously reducing the waste stream. Under product stewardship, a company’s relationship to its products does not end when the customer


purchases them and carries them out the door – which essentially foists responsibility for the environmental impact of broken, discarded products on society and government. Product stewardship envisions the company reclaiming those products, a responsibility that provides an incentive for them to use materials they can recycle and reuse for the next generation of goods they produce. The practice has a longer track record in other countries, such as in Europe.

Vermont’s Act 139 pertains to 80 different brands of batteries. According to the organization Call2Recycle, more than 650,000 pounds of batteries were sold in Vermont last year, and 94 percent of those went into the waste stream instead of a recycling program. Act 139, and the businesses that have signed up to accept these discarded batteries, aim to change those numbers

radically.

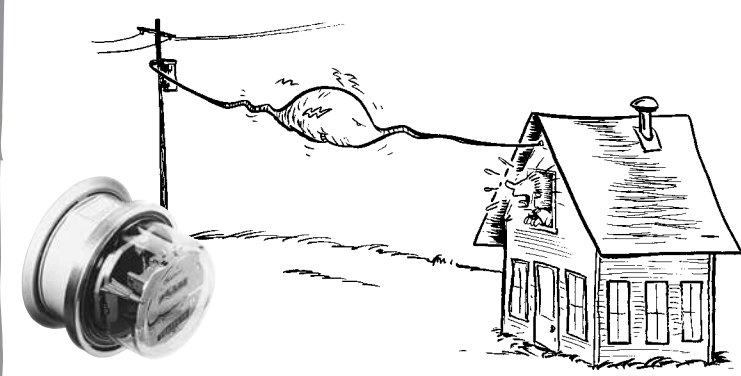
Not all batteries are covered. Call2Recycle has published a list that includes industrial batteries and batteries used in devices that employ cathode ray tubes (such as old TVs and computer monitors) among a small number of exemptions. More information on the entire Vermont battery-recycling program, including locations where old batteries can be safely disposed of, is available at [www.call2recycle.org/participating-producers-vermont/](http://www.call2recycle.org/participating-producers-vermont/).


No more icky feeling from throwing out these things that we know have no business going in the trash. There are convenient ways to get rid of them *without* damaging the environment, and if your best alternative is to leave them off with Washington Electric Co-op, we will gladly take them off your hands. 



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## Good Beginnings

continued from page 6

happiness, and optimism. Good Beginnings of Central Vermont tries to help that become the reality for these families, providing companionship, assistance, support, advice, and resources. Like the pre-birth classes, these services are free and available to anyone who wants them – for, as Alison put it in her annual report, “An infant whose parents are supported ultimately has a better chance for success, because their needs have been met.”

So we all have a stake in our babies’ good beginnings. The community’s vibrancy and wellbeing hinge on our children being well-adjusted and ready to succeed in life.

## A good fit for the Community Fund

GBCV is, and has been, a recipient of annual donations by Washington Electric Cooperative’s Community Fund in recent years. In 2015 WEC contributed a total of \$22,713 to 56 local organizations to help them continue their good works in central Vermont. Good Beginnings serves families in 24 Washington County towns, and also extends into western Orange County.

(There, it overlaps a little with a separate organization, Good Beginnings of the Upper Valley, which is based in West Lebanon, New Hampshire. “Our chapter was inspired by their chapter, twenty-five years ago,” says GBCV’s Ana Campanile.)

GBCV will celebrate that anniversary on Saturday, April 9, at its annual Baby & Child Expo, which is the specific event that WEC’s Community Fund donation helps make possible each year. The Expo, scheduled from 9 a.m. to noon at the Berlin Elementary School, will be a rollicking affair with entertainment; health, nutrition and parenting workshops; a baby fashion show; and 40-some vendors in attendance.

The 2016 Baby & Child Expo will celebrate GBCV’s quarter-century of service with the theme, “Happy Birthday!” – a title with two meanings, because it also reflects the group’s goal of helping every baby’s birth be a joyous day followed by a happy and successful postpartum period for its mama and family.

## People-to-people connections

“Volunteers are the heart and soul” of Good Beginnings, says Ana Campanile. There are about 50 active volunteers in Washington County. Many, but far from all of them, are retired, and while the majority are women GBCV makes a conscious effort to include men. By recruiting, training, and working with these volunteers, Ana says, “I feel like I get to meet the very best and nicest people central Vermont has to offer. They are the most passionate,

generous, and giving people.”

Ana talks about the “baby bubble.

“People get used to having babies in their lives,” she explains, “but then they get out of that bubble and it’s like, ‘Where did all the babies go?’ They want to be able to help.”

Volunteers must provide references and go through a criminal background check. This is followed by a two-hour orientation. Volunteers – also called “visitors” – attend six additional trainings each year. They visit their assigned families every week or two for three or four months, staying with them for two to three hours. There are many ways to be helpful: playing with older children, tending

the baby so the mother gets a chance to rest or bathe, accompanying her on a shopping trip, helping her find resources she needs, or simply visiting and talking.

“The objective is to form a triad,” Ana explains: “The mother, the baby, and the volunteer.”

Volunteers can get more in-depth training in order to work in particularly stressful, complex situations, like a prolonged hospital stay for premature babies or those with medical issues including “infant addiction.” GBCV also provides an advanced level of training for volunteers who want to become “vulnerable families visitors.”

“Vulnerable families, the website explains, “are those experiencing poverty, food insecurity, mental illness, substance abuse, disability or other issues. Volunteers . . . will have a special interest in helping those with the greatest barriers reach their fullest potential. Visitors will receive ongoing support from GBCV staff and the opportunity to shadow-visit with the Assistant Director prior to visiting independently.”

“About 60 percent of our families are low-income,” says Ana. “That’s a fairly large percentage, but we are open to everyone because of the principle

## DINNER RESERVATION

### WEC’S 77th Annual Meeting • May 3, 2016

#### Your Choice of One Entrée:

- A. Baked Ham
- B. Baked Stuffed Chicken Breast
- C. Steak
- D. Vegetarian Quiche

#### Dinner (at no charge) is by RESERVATION ONLY

To make your reservation, **return this form no later than Friday, April 22** to WEC, P.O. Box 8, East Montpelier, VT 05651. Walk-ins on May 3 will be charged \$15 each (no guarantee meals will be available for walk-ins).

Please indicate your meal choice:							
	A	B	C	D	Member	Guest	Child/Age
Name: _____ <i>(Please print clearly)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Map/Account # \_\_\_\_\_ Tele. # \_\_\_\_\_

Cost: Free for reservations made on or before 4/22. Walk-in on 5/3: \$15 per adult, \$8 per child (10 – 16). Children under 10 free.  
**(Please do not return in ballot envelope.)**

that everyone needs help during the postpartum period.”

In 2014-2015, according to its annual report, Good Beginnings of Central Vermont served 139 area families (140 children), with 1,776 hours of in-home support. This doesn’t count visits to “the Nest” on River Street. As well as providing administrative space for Good Beginnings, the Nest is a gathering place (with baby toys, and also toy babies that parents practice with ahead of time). Women frequently drop in with their newborns and toddlers to socialize, perhaps to nurse their infants together, to have coffee and tea, keep appointments with volunteers and staff,

borrow from the small library of baby books and parenting guides, and just relax.

Even a short visit to the Nest reveals that, like the rest of GBCV’s services, it brings smiles to these women’s faces. In a day frequently dominated by the needs of someone who weighs ten or fifteen pounds, those smiles are well-earned. And that’s a good investment for Washington Electric Co-op and those members (and former members) who restock the Community Fund from their capital credits each year so it can continue to foster good beginnings for the mothers and families in our part of Vermont. 

## 2015 Community Fund Donations

- |  |   |
|--|---|
| Adopt-A-Family   | Home Share NOW                            |
| Barre Heritage Festival                                  | Jaquith Public Library                    |
| Blue Mountain Union School                               | Kellogg-Hubbard Library                   |
| Spanish Club   | Mad River Valley Rotary Club              |
| Cabot Connects   | Montpelier Alive                          |
| Capstone Community Action                                | Montpelier High School Project Graduation |
| Central VT Adult Basic Education                         | Montpelier Senior Activity Center         |
| Central VT Council on Aging                              | NFI, Vermont Inc.                         |
| Central VT Home Health & Hospice                         | North Branch Nature Center                |
| Champlain Valley Exposition-Vt Agricultural Hall of Fame | People’s Health & Wellness Clinic         |
| Chelsea Public Library                                   | Plainfield Historical Society             |
| Community Capital of Vermont                             | Prevent Child Abuse                       |
| CVMC - Palliative Care Donation                          | Roxbury Free Library                      |
| Donations Towards Stuff A Truck and Adopt A Family       | Rumney Memorial School                    |
| Dragonheart Vermont (Dragon Boat Race)                   | Spaulding High School Project Graduation  |
| Faith In Action Northern Community                       | Studio Place Arts                         |
| First Branch Ambulance                                   | Stuff-A-Truck                             |
| Food Boxes (20)  | The Green Mountain Film Festival          |
| Fourth Grade Foresters                                   | Topsham Historical Society                |
| Friends of the Mad River                                 | Toy Joy                                   |
| Good Samaritan Haven                                     | Twinfield Together Mentoring Program      |
| Governor’s Institute of Vermont                          | VT Center For Independent Living          |
| Green Mountain Council Boy Scouts of America             | VT Food Bank                              |
| Green Mountain United Way                                | VT Historical Society                     |
| Green Up Vermont   | VT Horse Assisted Therapy                 |
| Groton Community Club — Fall Chicken Pie Supper          | VT Youth Conservation Corps               |
|  | Youth Service Bureau                      |

