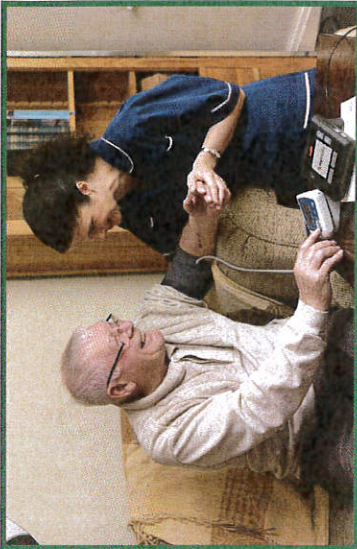


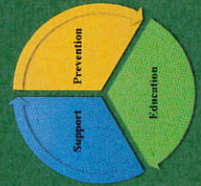


What We Do

The SASH team connects with other agencies without duplicating services. The SASH team is anchored by a SASH Coordinator and a wellness nurse. In a residential setting, the on-site SASH staff has daily contact with residents enabling targeted interventions. The wellness nurse provides in-person coaching on proper medication management, monitors vital signs and provides intensive self-care counseling and education post-discharge from hospitals and nursing homes.

Essentially, SASH staff serve as extenders to primary care providers and the aging services network – all

working together to keep seniors and others with service needs safe at home.



Our Partners

- Northeastern Vermont Regional Hospital
- Dartmouth Hitchcock Medical Center
- Veterans Administration
- Caledonia Home Health and Hospice
- Northeast Kingdom Council on Aging
- Northeast Kingdom Human Services, Inc.

For more information, please contact:

Gary Chester
802-673-5758
garyc@ruraledge.org

Serving the Hardwick area.

Please inquire about where else to find SASH in your region!

SASH

SUPPORT & SERVICES

at HOME

a caring partnership

Our office is located at
1222 Main Street
St. Johnsbury, VT 05819
by appointment only.



Who We Are

SASH is part of the Blueprint for Health, Vermont's statewide health care reform initiative. SASH helps Vermont's



most vulnerable seniors, and individuals with special needs to access the care and support they need to stay healthy while living safely at home.

The SASH Program is designed to provide *personalized coordinated care* regardless of their age or residential setting. SASH also coordinates wellness programs and workshops desired to allow you to stay in your home as long as possible.

SASH participants determine their own health and wellness goals. Three areas are focused on to ensure goals are met:

- Preventative health & service coordination
- Self management education and coaching, particularly about chronic health conditions such as diabetes and arthritis
- Transitions support after a hospital, nursing home or short-term rehab facility stay.

Why SASH

- Improved quality of life
- Comprehensive health and wellness assessment
- Individualized Healthy Living Plan
- Money savings through preventative health care
- Check-ins and health coaching
- Convenient access to a wellness nurse
- Planning for successful transitions
- A trusted guide to help navigate long-term care
- An informed team to help in a crisis
- Access to prevention and wellness programs
- Medication management assistance
- All SASH services are **free** and voluntary

SASH Success Story

"Ann" has had many health concerns and had many teeth extracted that could eventually lead to other serious health issues. She relied upon her yearly Medicaid dental coverage to pay for the extractions but was in a quandary, unable to pay for a denture so she could address her nutrition needs. She used her monthly 3Squares food subsidy (3 months) to cover most of the cost to create a mold and make a denture.

SASH had been attempting to find alternative sources of financial support to assist her. When Ann learned that she couldn't get her new denture until her bill was paid in full, she opted to dip into her monthly bill money and pay the expense off. SASH had presented her situation to the Community Partners (a board of community representatives assisting individuals with various financial needs). They suggested we seek assistance from another organization but encouraged us to return if we get another 'no'. Well, this in fact happened but Ann had already paid her bill to Island Pond Dental Clinic. Northern Counties Health Care is the parent organization. When Ann's situation was shared with their Director of Billing, they wholeheartedly agreed to reimburse Ann the amount CP's will pay so she can cover her monthly bills and her dental bill is covered. The Kingdom rocks!

Why We Do This



"Ann" smiling and happy!

NEK HOME REPAIR PROGRAM

Designed to assist income-eligible homeowners with low-interest rehab loans and grants, through our Revolving Loan Fund, to make health & safety repairs to a primary residence in the Northeast Kingdom of Vermont.

Eligible repairs may include:

- New roofs or roof repairs
- Structural and foundation work
- Heating system maintenance or replacement
- Accessibility improvements
- Electrical repairs
- Weatherization and window replacement
- Plumbing repairs
- Water and well system repairs
- Septic system repair



CONTACT OUR TEAM

☎ 802-535-3555

✉ Homeownership@ruraledge.org

📍 1222 Main St. Saint Johnsbury, VT 05819

🌐 ruraledge.org

Victoria Porter

HOC Program Manager
HUD Certified Counselor
vporter@ruraledge.org

Wendy Moran

Director of Homeownership
HUD Certified Counselor
Licensed Lender NMLS# 10234
wendym@ruraledge.org



Landlord Repair Program

The Landlord Repair Program provides landlords with low-interest loans to make necessary health and safety repairs to their rental units.

This loan program has a maximum loan of \$30,000 with a term up to 120 months at 5% interest.

THE DETAILS:

- Repairs must address Housing Quality Standards (HQS) repairs or code violations.
- 1-4 unit buildings are eligible.
- Landlord must sign a Rent Stabilization Covenant to be recorded with the town committing to:
 - 51% of the units must be occupied by tenants at or below 80% area median income, adjusted by family size.
 - Rent at or below HUD's Fair Market Rent for the county.
- Landlord agrees to provide Tenant Data for at least 5 year or for the term of the loan.



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VHIP

Vermont Housing Improvement Program 2.0

Forgivable Loans with no payments and no interest are available to NEK landlords to address necessary repairs to make rental units available at fair market rent*

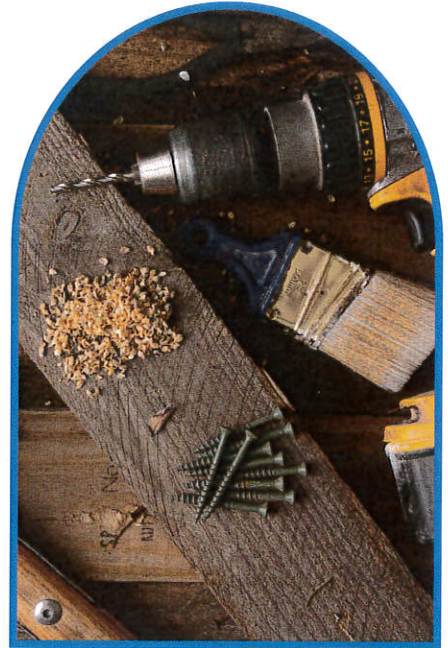
Forgivable Loans are also available for the creation of new rental units, including the creation of accessory dwelling units (ADUs) and new construction of buildings up to 5 units.

Awards range from:

Up to \$30,000 for the rehabilitation of each 0-2 bedroom unit

Up to \$50,000 for the rehabilitation of each 3+ bedroom unit and the creation of new units, including the creation of accessory dwelling units (ADUs).

*other conditions may apply.



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HOMEBUYER EDUCATION WORKSHOPS

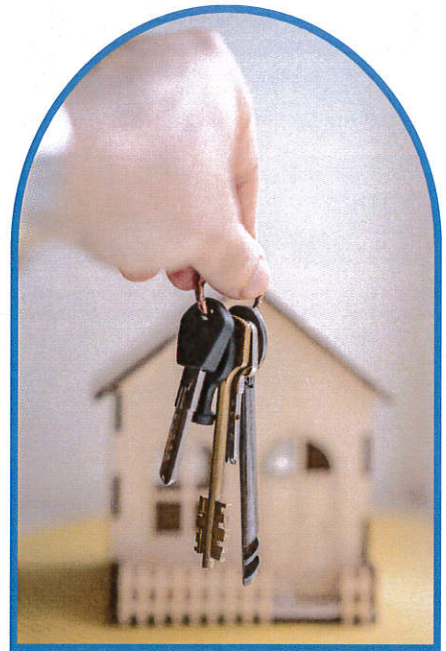
the first step in the homebuying process

Our one-day Homebuyer Education Workshops include an individual session with a HUD Certified Counselor. The Workshops provide a comprehensive look at the home buying process and open up access to down payment and shared equity opportunities.

Workshop Topics

- Spending & Savings plans
- Calculating Affordability
- The steps in the Home Buying Process
- Credit Scores and Credit Reports
- Talking with Lenders & Realtors
- Negotiating the Purchase
- The Purchase & Sales Agreement
- Navigating the Mortgage Process
- Types of Mortgages
- Loan Documents
- Homeowners Insurance
- Home Inspections
- Post purchase recommendations

Join us in-person or on Zoom at one of our monthly workshops in the Northeast Kingdom, or access a self paced online classes through eHome America.



CONTACT OUR TEAM

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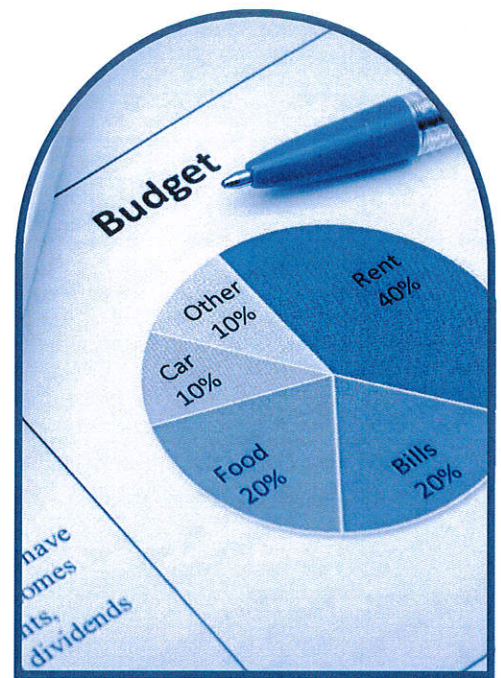
BUDGETING & FINANCIAL EMPOWERMENT

Homeowners and renters alike deserve housing stability. When income and expenses don't align households may become insecure.

Our HUD certified and trained financial counselors provide free one-on-one counseling individually tailored to the specific financial needs of the household. An evaluation of income and expenses as well as the financial goals of the client(s) begins the process. We identify available public or private assistance programs and together build a plan for financial stability.

Financial Topics Include:

- Responsible Financial Management
- Savings
- Debt Reduction
- Spending Plans
- Building Credit



CONTACT OUR TEAM

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✉ homeownership@ruraledge.org

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vporter@ruraledge.org

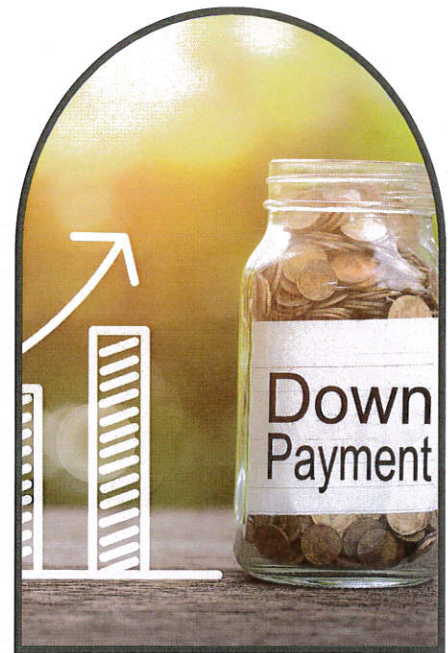
Wendy Moran

Director of Homeownership
HUD Certified Counselor
Licensed Lender NMLS# 10234
wendym@ruraledge.org



NEK SHARED EQUITY DOWN PAYMENT ASSISTANCE PROGRAM

UP TO 35% OF PURCHASE PRICE
\$80,000 MAXIMUM



PROGRAM DETAILS

- Buyer identifies property
- Required personal investment of \$1,500
- Must qualify for a mortgage
- Primary Residence only
- Income is less than 120 AMI
- Equity is shared 25/75
- Stackable with other DPA programs
- Subject property requires home inspection
- Properties with private water/sewer require professional systems inspection

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