



## The Foundations of Wellbeing

When basic needs are met, everything else becomes possible. A reliable meal, a stable home, or help in a difficult moment can be the difference between getting by and moving forward. Across Vermont, this work takes many forms, but at its core, it is about ensuring people have what they need to stay healthy, housed, and connected to their communities.

### Affordability Without Subsidy

In Middlebury, the Weybridge Street Apartments provide naturally occurring affordable housing (NOAH)—homes that are affordable without public subsidy—in a region where options are limited. Owned by Evermorth, the property was purchased during the pandemic at low interest rates. When those rates expired and were set to rise significantly, long-term affordability was at risk.

"Some residents expressed serious concern about potential rent increases," said Tori Marukelli at

Addison Housing Works. "So much so, that several worked with our resident support staff to place themselves on waitlists for other affordable housing opportunities. Many of them now feel more secure in their housing and more confident in the future of their community."

**A Vermont Community Foundation mission investment supported refinancing at a sustainable rate, preserving affordability for current and future residents—and stabilizing a critical piece of the region's housing supply.**

"These apartments are home for people and families who are part of this community. This kind of investment, at the right moment, helps keep them affordable so families can remain here."

- Nancy Owens, President, Evermorth

### "A meal can mean everything."

For older Vermonters in Addison County, something as essential as a daily meal can shape whether they remain healthy, independent, and connected. Growing demand and rising food costs last year threatened to leave hundreds of seniors on a waiting list for Meals on Wheels, without consistent nutrition or regular connection during already vulnerable moments.

With support from a fund established by donors to give VCF staff flexible, long-term resources to address the most pressing needs in Addison County, the waitlist never happened. Age Well provided Meals on Wheels to all who asked, replacing uncertainty with the reassurance that assistance is there when it's needed.

"A meal may seem simple, but it can mean everything," said the anonymous donors who made



"It is not just about the food. It is good to have human contact. I used to go days at a time without seeing a soul. Even though it only lasts a couple of minutes, it still seems to make a difference, thank you."  
- Meals on Wheels Client

the fund possible. "We wanted to create something that would quietly take care of people over time—so that kind of care is always within reach for our neighbors, now and into the future."

### A Safety Net, A Path to Stability

When Meg Seely, leadership team member and case advocate at The HUB in Woodstock, requests a food card to help someone cover a grocery bill, she also makes sure that person is connected to the local food shelf. A vital safety net for the community and surrounding towns. The HUB is a project of the Woodstock Community Trust and powered by volunteers. It offers one-on-one assistance for individuals navigating unexpected hardship—like rising heating costs, lost wages due to illness, or car repairs.

The HUB's direct assistance program is supported in part by the Laurance and Mary Rockefeller Fund, whose grantmaking is guided by the Woodstock Foundation and its community advisory committee. A second donor-established fund, also dedicated to the Woodstock area and directed by VCF staff, is helping The Hub share its community safety net model around the state through participation in a VCF-led cohort of peer organizations.

"The VCF is helping us make grants in a way that ensures continuity and strengthens quality of life across the Ottauquechee River region. They are respectful of our decision-making but also can lend insight when questions arise. We all enjoy coming to the table together to make a difference. It's a joy."

- David Simmons, Woodstock Foundation

"We lean in to listen. It's not just about paying a bill," says Meg. "It's treating each person with dignity and hopefully conveying to them that someone in the community cares. The real story is often something deeper, like illness or job loss. Financial insecurity is often rooted in hidden things."

#### In 2025 The HUB

distributed	to more than	across
<b>134</b>	<b>300</b>	<b>8</b>
grants	individuals	towns