

Farmworker Housing Program



JULIE CURTIN, Champlain Housing Trust, *Director of Homeownership*

WELCOME!

Agenda:

- Farmworker Housing Repair Program Overview & Updates
- Repair Program Case Study
- Farmworker Housing Replacement Program Overview & Updates
- Program Challenges & Responses

Farmworker Housing Repair Loan Program



Repair Program Overview

FORGIVEABLE LOAN

- \$3,000 - \$30,000
- 0% interest
- No payments due
- 10-year term
- Must be maintained as farmworker housing



FWH Repair Program

- We have funding for an additional 36 loans.
- Funds must be committed by 9/30/25.
- Farms are allowed TWO forgivable loans, totaling \$60,000.
- Each loan must be for an individual, identifiable housing unit.
- Each loan will be structured as an individual mortgage.



Eligible Repairs

Repairs/improvements can include, but are not limited to:

Wastewater
Systems

Air Sealing and
Insulation

Electrical
Upgrades

Food Prep and
Storage
Improvements

Plumbing
upgrades

Noise
Mitigation

Roof
Replacements

Mold
Remediation

Activities and Results to Date

- 75 farms submitted applications
- Projects approved on 29 farms
 - Types of farm businesses:
 - Dairy
 - Vegetable
 - Diversified (fruit & vegetables, livestock, maple)
 - Turkey
 - Livestock
 - Apple Orchard
 - Flower
- **133 farmworkers are benefitting from the program to date**



Distribution of Housing Projects

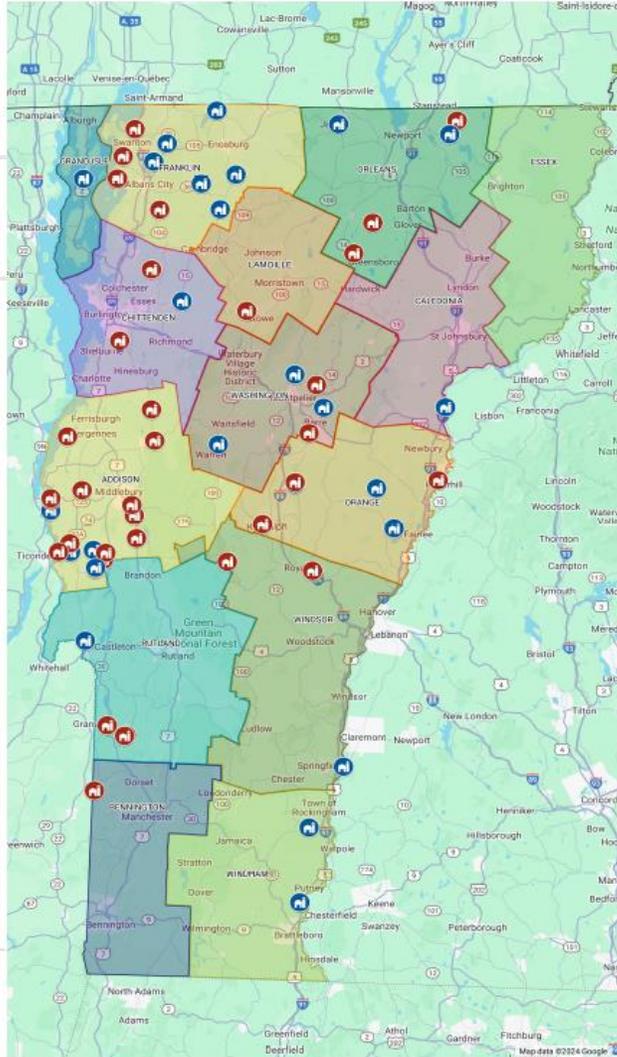


Farmworker Housing Repair Loan Program

- Applicants**
- Farms

- FWH Approved Projects**
- Farms

- Vermont County Boundaries**
- ORLEANS
- GRAND ISLE
- CHITTENDEN
- WINDSOR
- WINDHAM
- BENNINGTON
- FRANKLIN
- ESSEX
- LAMOILLE
- CALEDONIA
- ORANGE
- WASHINGTON
- RUTLAND
- ADDISON



County	# of Projects
Addison County, Vermont	18
Bennington County, Vermont	1
Caledonia County, Vermont	2
Chittenden County, Vermont	3
Franklin County, Vermont	10
Lamoille County, Vermont	2
Orange County, Vermont	5
Orleans County, Vermont	6
Rutland County, Vermont	3
Washington County, Vermont	2
Windham County, Vermont	3
Windsor County, Vermont	2
Grand Total	57



FWH Repair Case Study



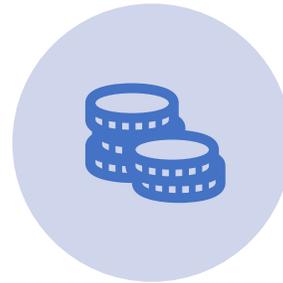
Lamoille County Dairy



Scope: Kitchen and living room repairs. New windows, doors and porch roof. New siding.



Circumstances: Home is over 100 yrs old. Some renovations completed before funds ran out. Asbestos siding already removed.



Estimated total cost: \$30,000

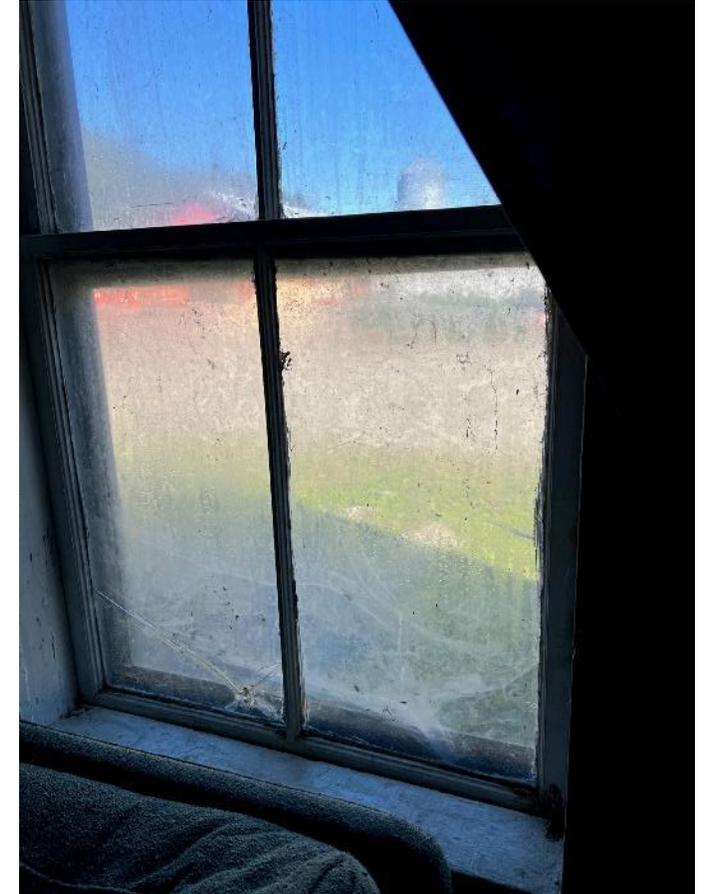
Lamoille Dairy - Before



Lamoille Dairy - After



Lamoille Dairy - Before



Lamoille Dairy - After



Farmworker Housing Replacement Program



- VHCB has approved additional funding to continue the Replacement Pilot through 2025.
- This additional funding will allow ~4 additional Replacement loans.
- CHT has completed 3 replacement projects to date, with another 3 under commitment.

Overview of *Pilot Replacement Program*

Housing to be replaced:

- Existing pre-1976 mobile home or home is otherwise past its useful life;
- Housing units located in barns or other agricultural (non-residential) structures;
- Existing over-crowded housing; or
- Existing housing cannot be brought into compliance with the rental housing code regardless of cost as determined by CHT staff.



Photo courtesy of Glenn Russell/VTDigger

Replacement Program Overview

- \$120,000 Max Loan
- First \$30,000 is forgivable over 10 yrs
- Remaining loan funds are deferred until transfer
- 0% Interest = No monthly pmt
- Can be a subordinate mortgage
- Home must be maintained as farmworker housing for the duration of the loan
- Loan paid out as follows: 50% at construction halfway point, 50% at completion
- Borrower must obtain all additional funds necessary to complete construction



Challenges Addressed

Challenge	Response
Contractors	<ul style="list-style-type: none">• Engage early• Provide clear guidance to farmers/contractors re vendor requirements• Focus funding on large contracts
Family employees	<ul style="list-style-type: none">• Non-owners• Work for farm & housing non-monetary benefit
Applicant Capacity	<ul style="list-style-type: none">• Program outreach in the Fall• Rolling applications• Online application• VHCB Farm Viability Program partnership
Slow processing time	<ul style="list-style-type: none">• Standardized procedures
Multiple projects needed for the same farm.	<ul style="list-style-type: none">• Updated policy to allow for two repair loans/farm (\$60k total)
Farm AGI Calculation and Eligibility	<ul style="list-style-type: none">• Almost ALL farms should be eligible for this program• If AGI eligibility concerns exist, please discuss with your accountant

Emerging Challenges

Challenge	Response
Owner-occupied housing	<ul style="list-style-type: none">• CHT Home Repair loans• Seek partner solutions
Need for expanded farmworker housing	<ul style="list-style-type: none">• Current focus is on addressing existing sub-standard housing• Expansion would require a market study and needs analysis• Market study would be required to explore off-site / off-farm multifamily housing for farmworkers.
Changing demographics of farmworkers	<ul style="list-style-type: none">• UVM data collection and assessment
High costs	<ul style="list-style-type: none">• Developing a resource list of grant and loan sources• Building partnerships with weatherization program• Efficiency VT work on Zero Energy Ready Manufactured housing
Farm's uncertain future	<ul style="list-style-type: none">• Discuss loan term with farms

Continued Farmworker Engagement

Ongoing Support:

- Sign posted in common areas, in English and Spanish, that farmworkers can contact CHT with concerns about the housing.
- Home maintenance videos available from the Vermont Language Justice Project in Spanish on YouTube. [Spanish: Aprende sobre tu casa Learn about your home. - YouTube.](#)
 - Kitchens – cutting boards; stove, oven & microwave use; disposal of cooking oil.
 - Bathrooms – shower curtain use; running toilets; avoiding & addressing clogged toilets; leaks; vent cleaning.
 - Winter – importance of using the heat to avoid frozen pipes; keep windows closed; remove air conditioners from windows.
 - Lead paint
 - Prevent fires – smoke detectors; windows clear for egress; fire extinguisher use.
 - Proper trash disposal
- Ongoing relationship with UVM Extension’s Migrant Education Program Bi-lingual Regional Coordinators to engage with farmworkers throughout the housing improvement process.

How to Contact Us

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www.getahome.org/vermont-farmworker-housing-repair-loan-program/





MIGRANT JUSTICE:

HUMAN RIGHTS AND ECONOMIC JUSTICE

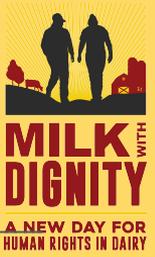
JUSTICIA MIGRANTE

DERECHOS HUMANOS Y JUSTICIA ECONÓMICA



#MilkWithDignity

@MigrantJustice



THE DAIRY INDUSTRY | *LA INDUSTRIA LECHERA*

POVERTY WAGES

LONG HOURS

BAD HOUSING

INJURIES

NO PROTECTION

SUELDOS BAJOS

HORAS LARGAS

MALA VIVIENDA

ACCIDENTES LABORALES

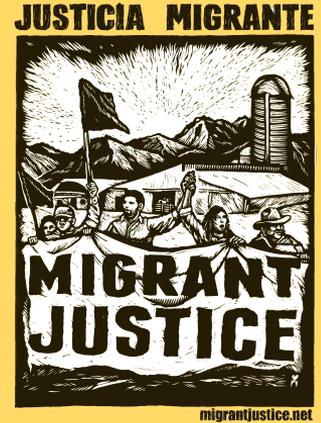
NO PROTECCIÓN



#MilkWithDignity

@MigrantJustice

2024 Surveys Migrant Justice



**A peek into the reality of labor and housing conditions
on dairy farms in Vermont**

WAGES:

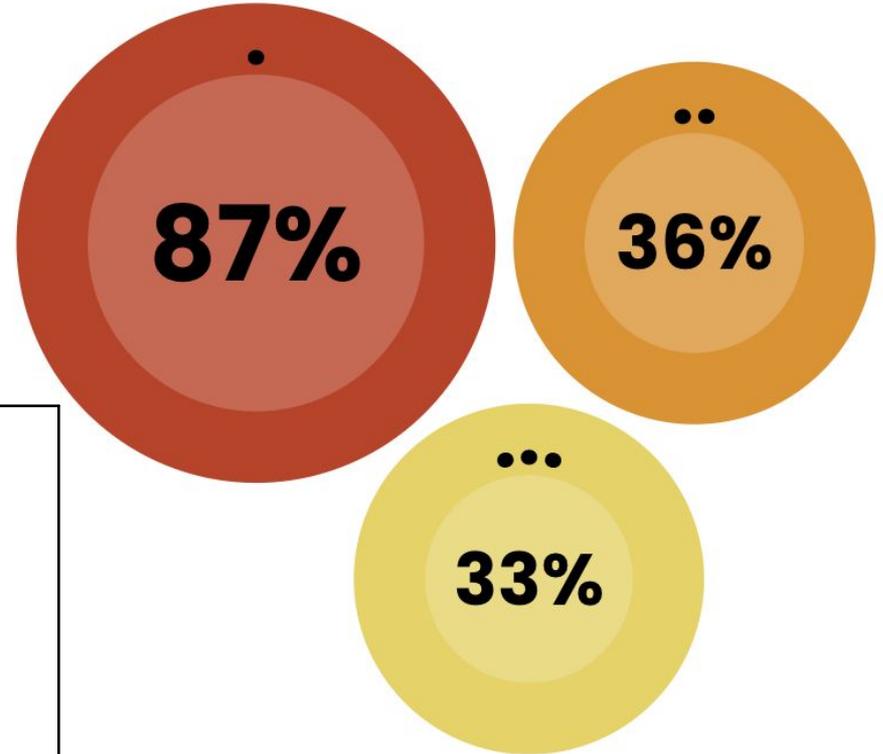
-  **Make less than minimum wage**
-  **Never received a pay raise**
-  **Don't receive pay stubs**

The median wage is **\$11.67**

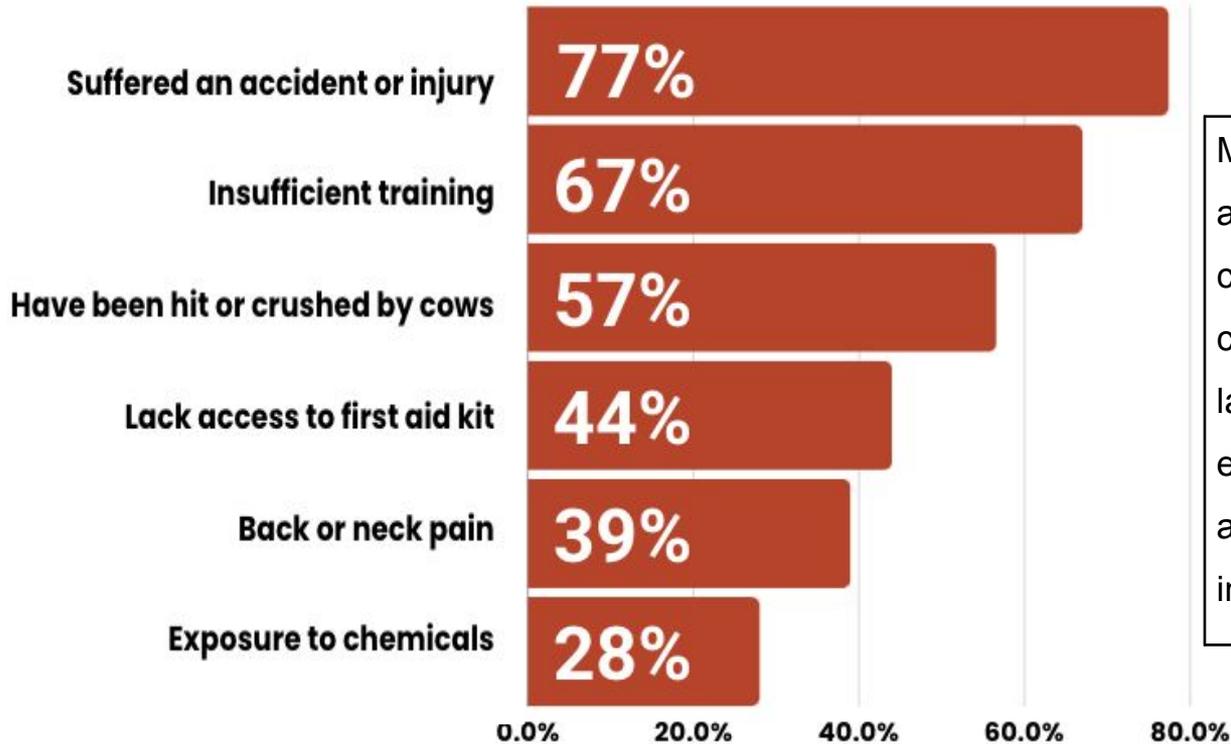
The mean wage is **\$11.75**

Approximately **39%** of those who earn below minimum wage **earn less than \$10 per hour**. This is significantly below the VT state minimum of \$13.67 and represents the most vulnerable segment of workers.

Another 29% earn between \$10 and \$13.67 per hour.

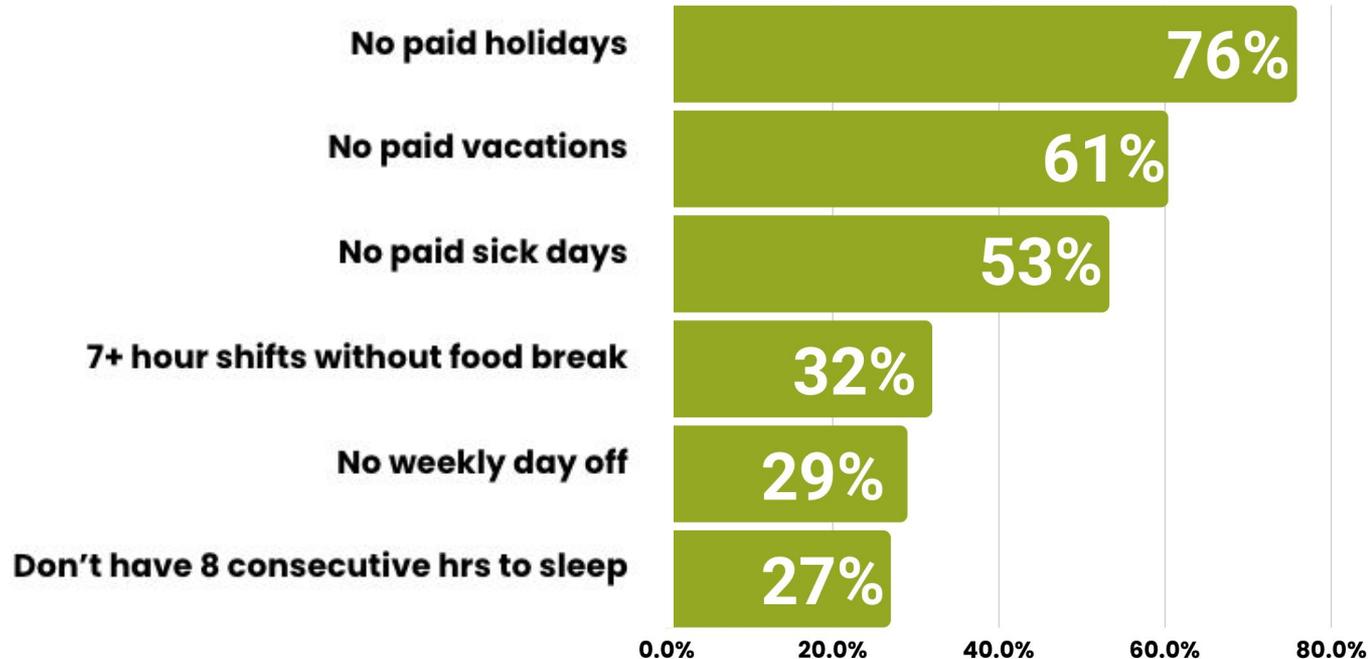


HEALTH AND SAFETY:



Most workers face accidents, injuries, and health issues related to work conditions. This results from a combination of lack of proper training, lack of access to personal protective equipment, and the general lack of attention to dangers in the dairy industry.

HOURS AND LEAVE:



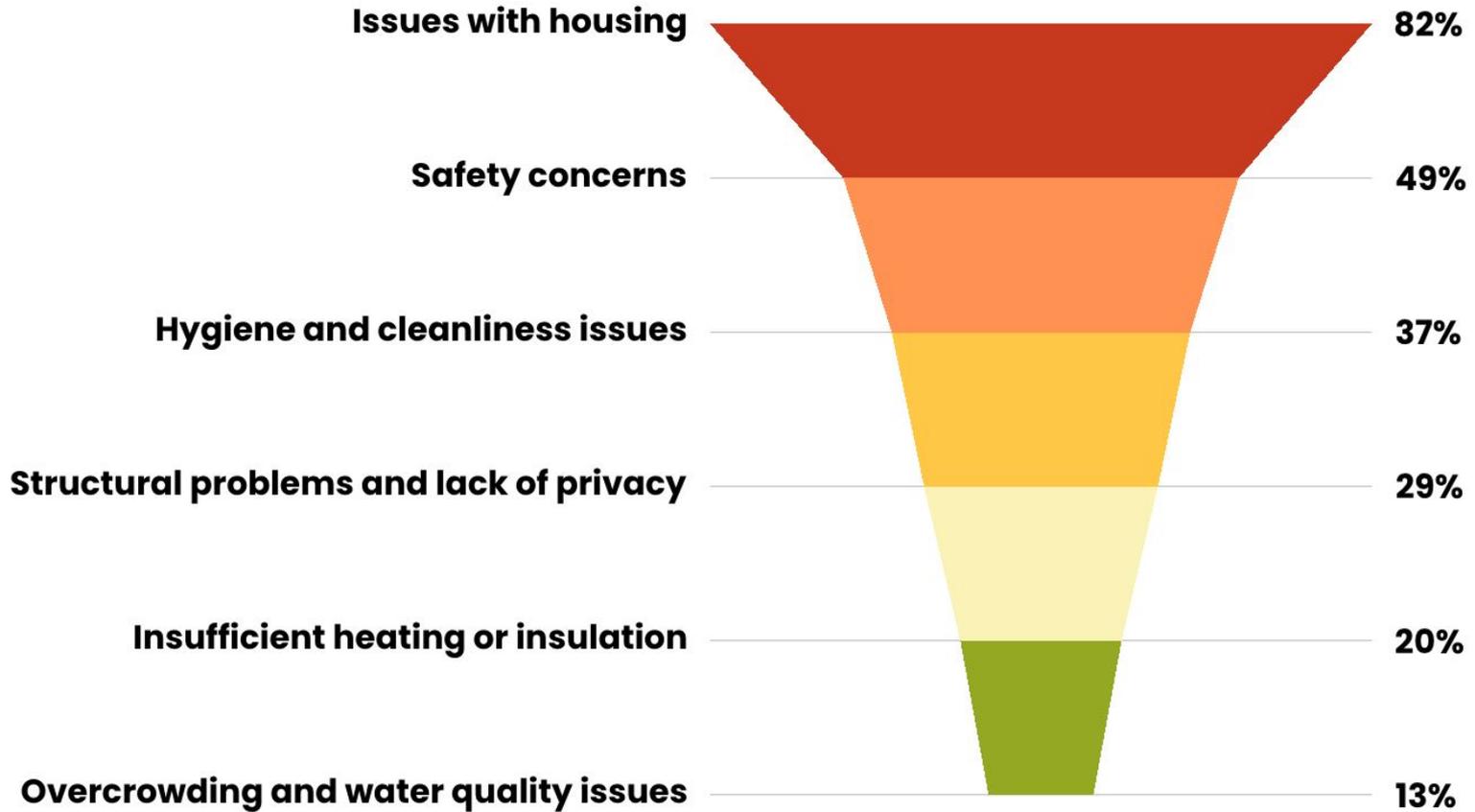
95% of workers work 6-7 days per week.
97% work at least 8 hours a day.
51% work at least 12 hours a day.
Workers on a 6-day schedule average around **72 hours**.

Questions about housing conditions:

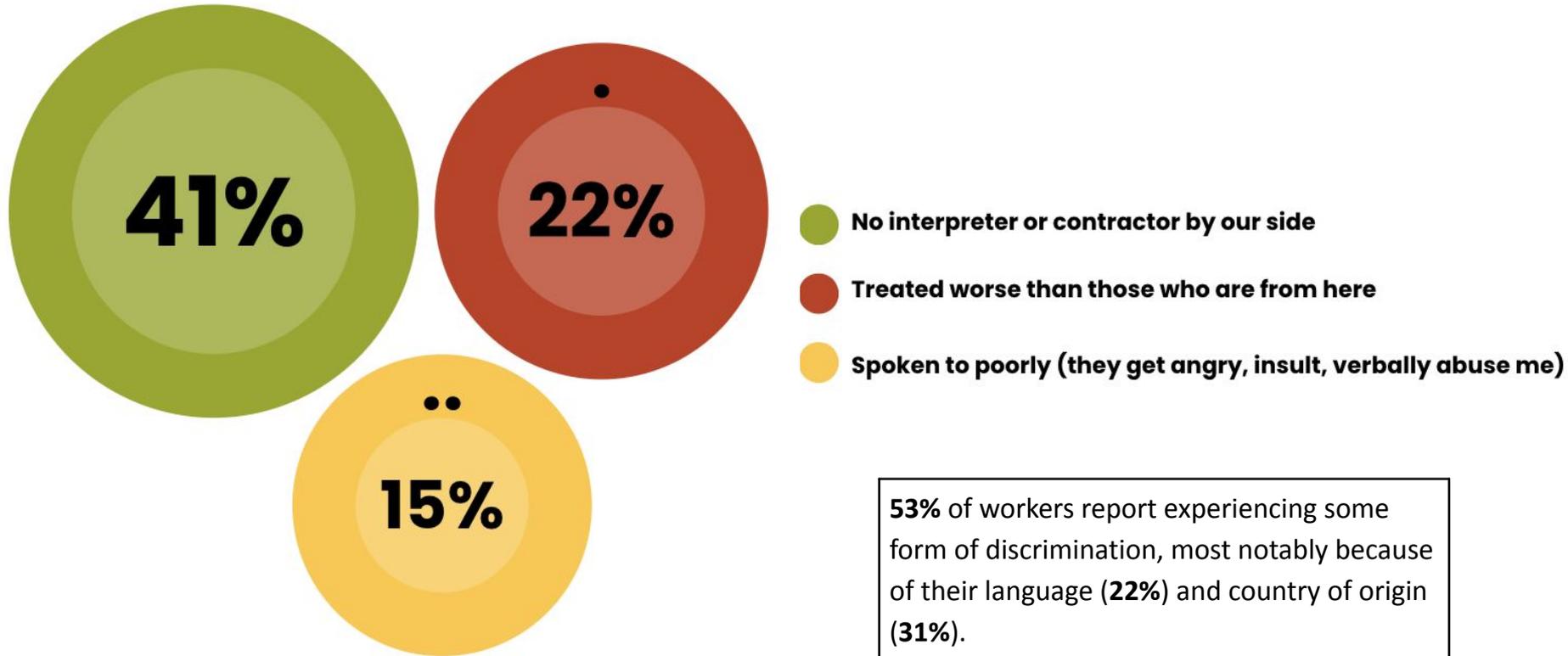
6) ¿HAVE YOU HAD ANY OF THE FOLLOWING ISSUES AT YOUR HOME?

- Insufficient heat
- Lack of insulation
- Sometimes there isn't clean or potable water
- Someone has to sleep in the living room for lack of space
- We have to share beds between workers
- There are many broken or non functional things in the house (doors, bathroom, appliances, windows, leaks, holes)
- Lack of privacy
- I'm not allow to leave the farm or receive visitors
- There are plages (bed bugs, cockroaches, rats, etc)
- There is mold
- No smoke detectors
- No carbon monoxide alarms
- No fire extinguishers

HOUSING:



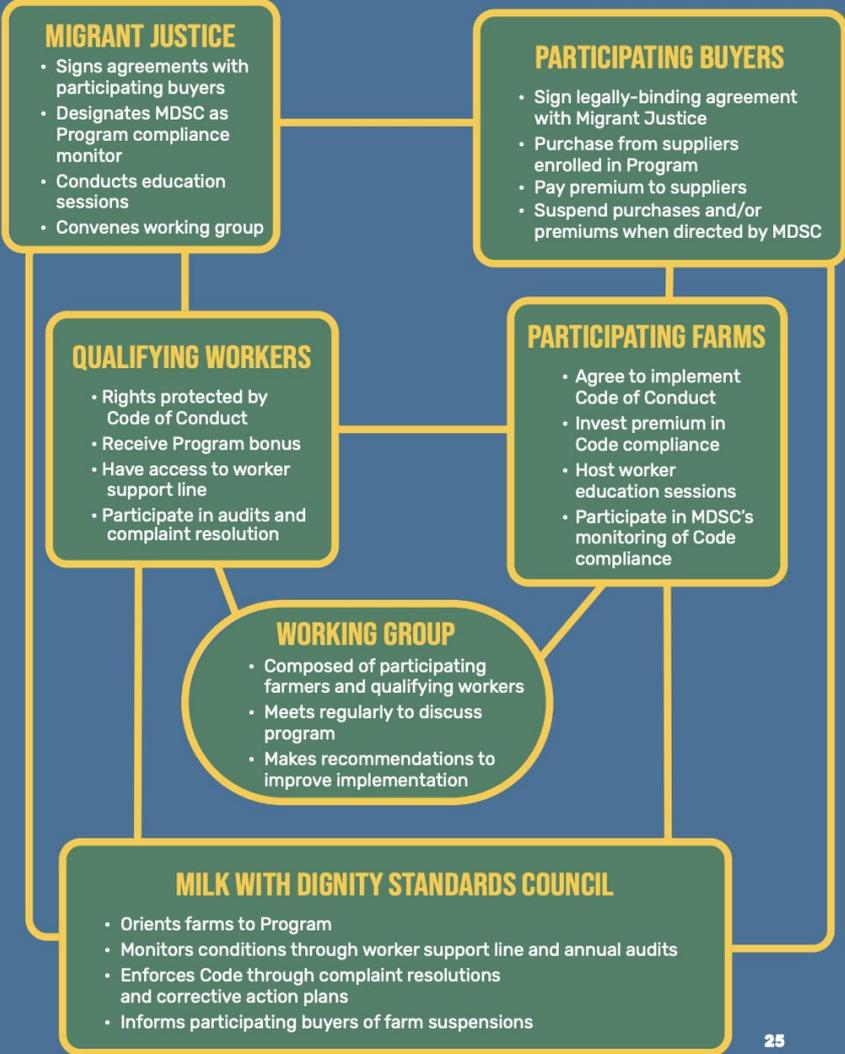
DISCRIMINATION:



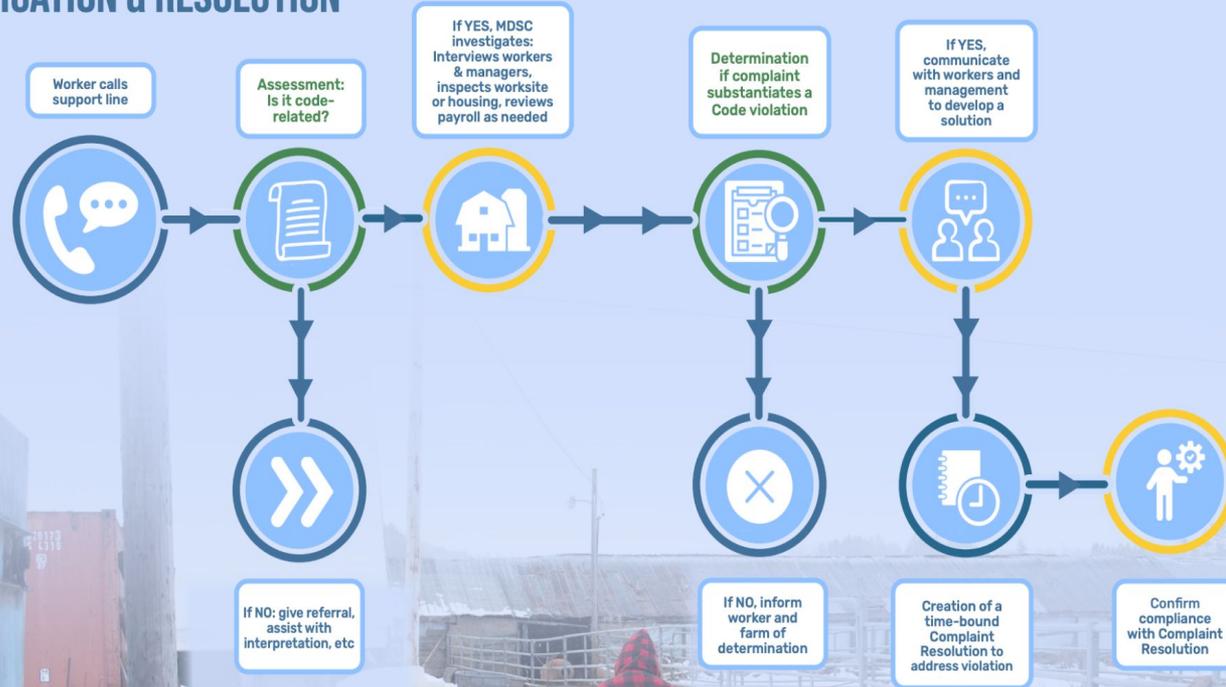


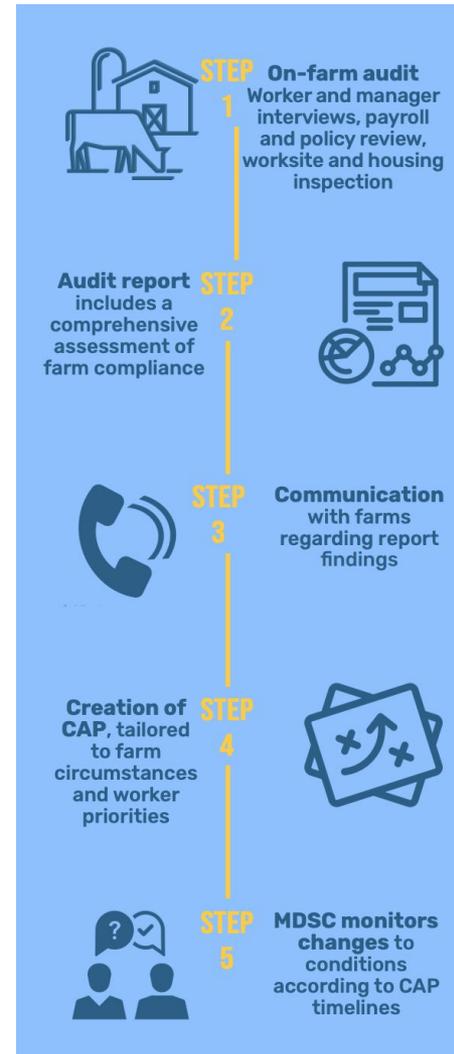
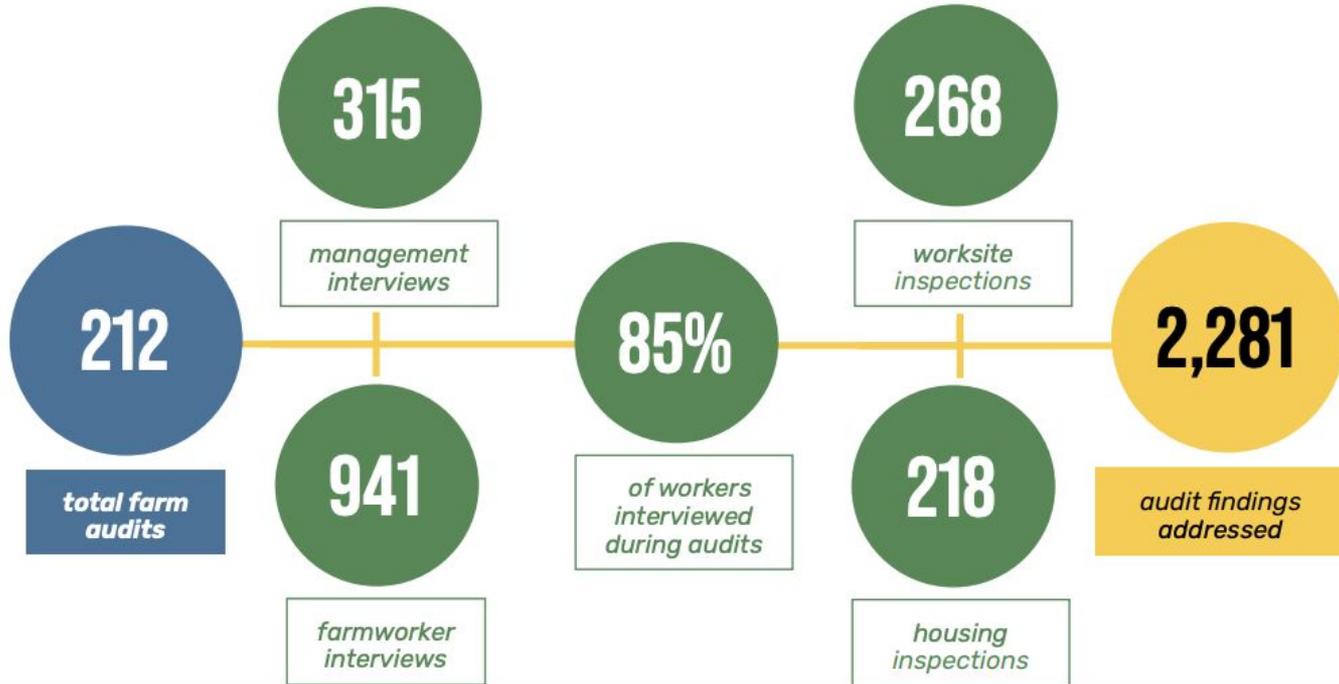
MILK WITH DIGNITY

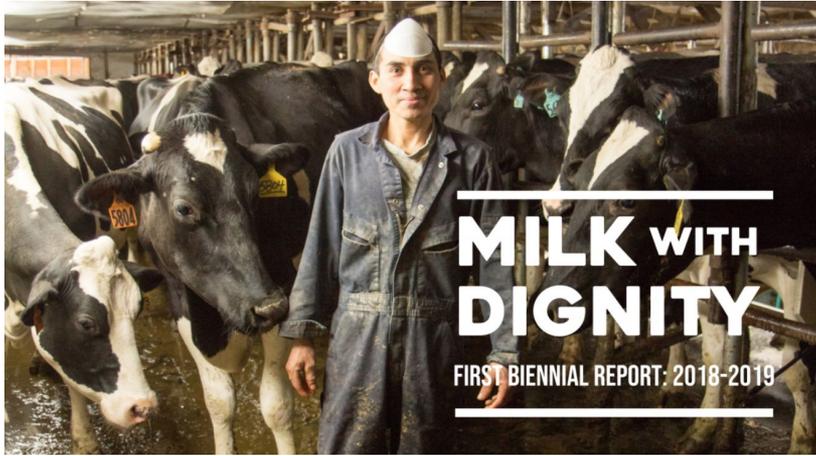
**A NEW DAY FOR
HUMAN RIGHTS IN DAIRY**



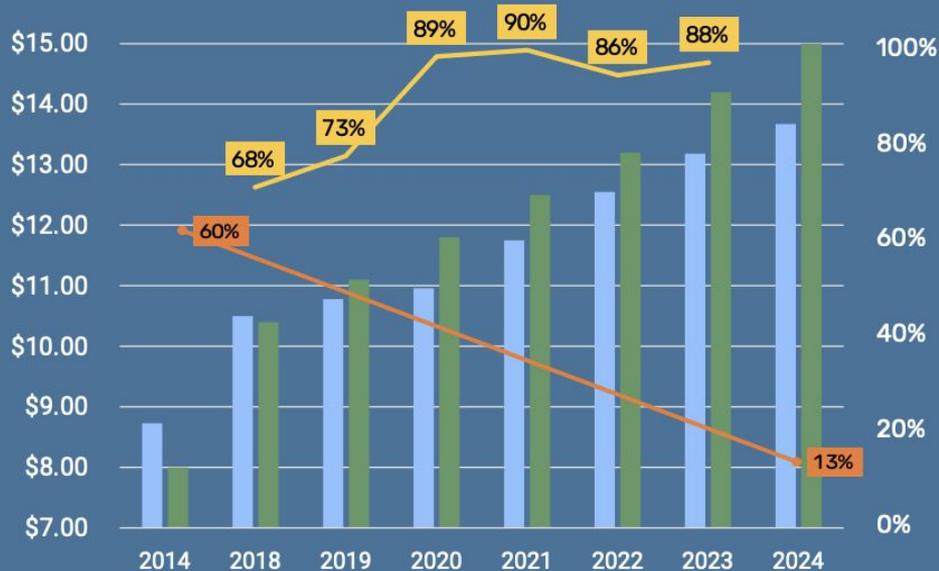
INVESTIGATION & RESOLUTION





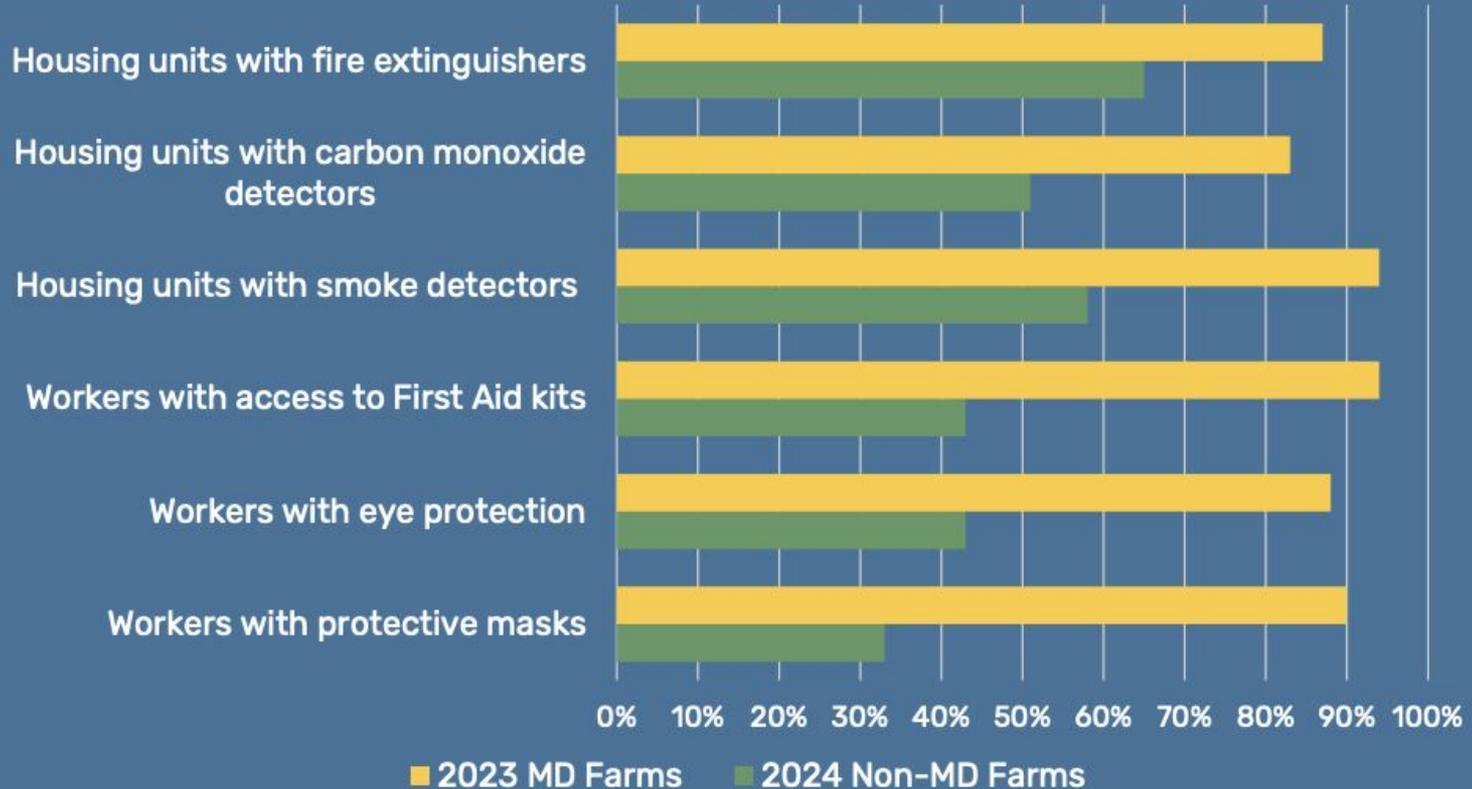


IMPROVING CONDITIONS, TRANSFORMING LIVES: *Minimum Wage Compliance*

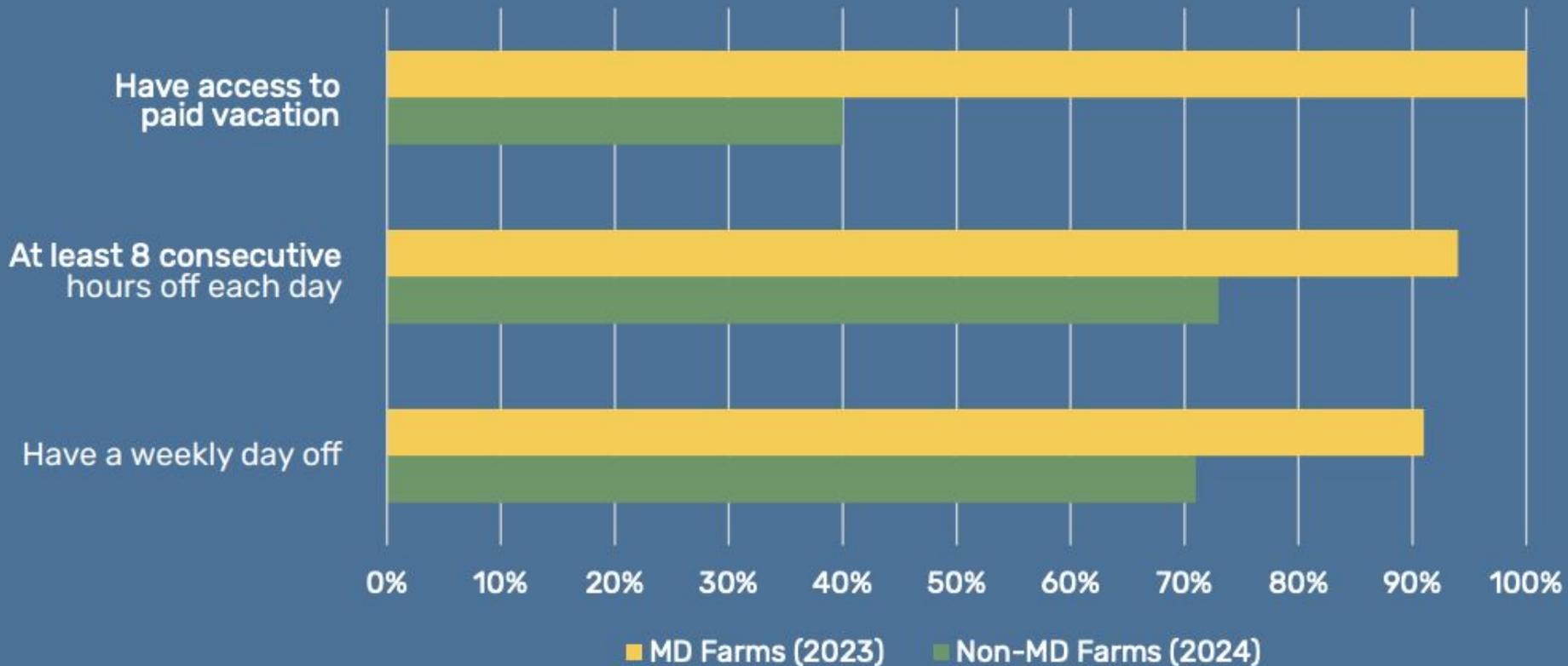


- Vermont state minimum wage
- New York state minimum wage
- MD farms: workers paid at least the state minimum wage
- Non-MD farms: workers paid at least the state minimum wage

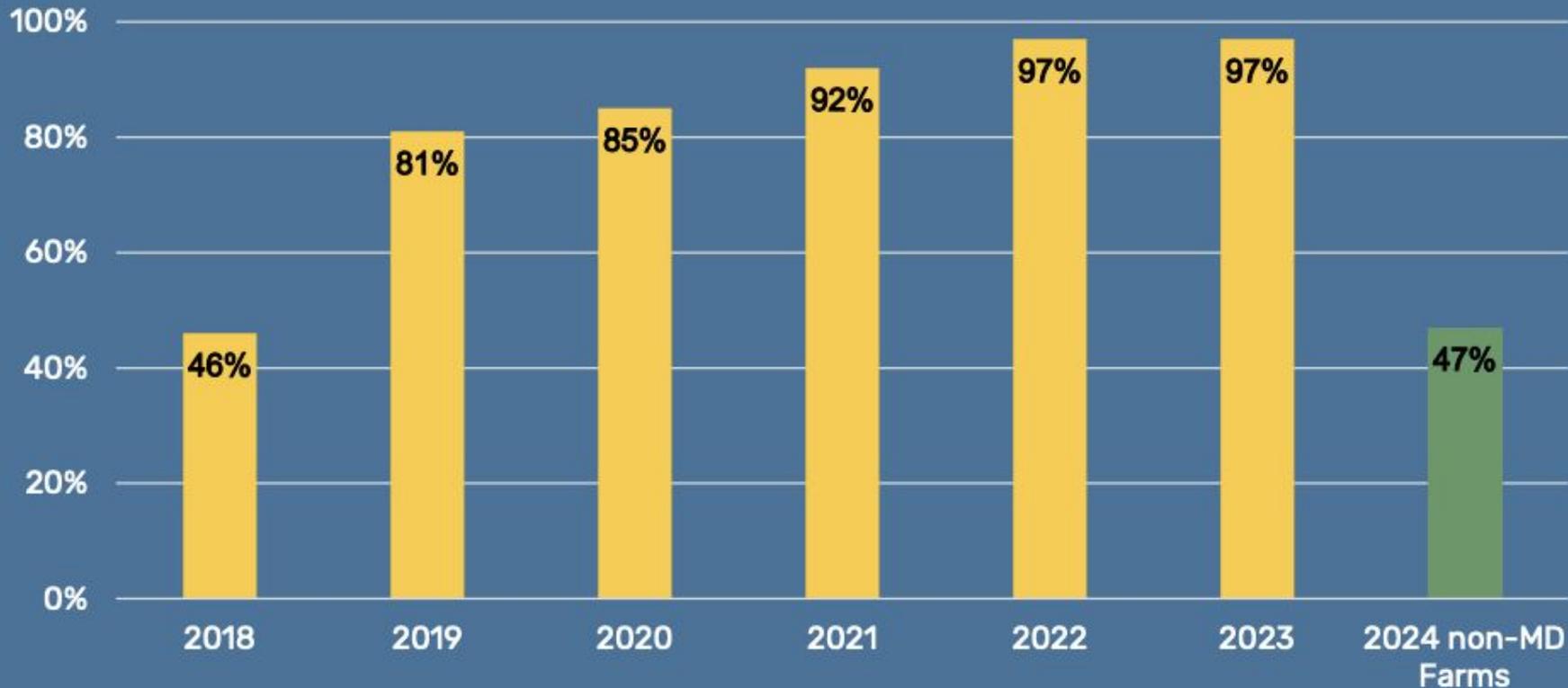
IMPROVING CONDITIONS, TRANSFORMING LIVES: *Health and Safety Protections*



IMPROVING CONDITIONS, TRANSFORMING LIVES: *Schedules and Rest*



IMPROVING CONDITIONS, TRANSFORMING LIVES: *Access to Paid Sick Leave*



IMPROVING CONDITIONS, TRANSFORMING LIVES

- Enforceable protections against
 - Violence
 - Discrimination
 - Sexual harassment
 - Child labor
 - Forced labor
 - Unjust firings and retaliation



TERRY J. ALLEN

BENEFITS TO FARMERS AND FARM WORKERS ALIKE

FARMERS REFLECT ON FIVE YEARS OF MILK WITH DIGNITY

"I can go to sleep saying I am doing the right thing and that the people working for me are okay."

"I think [MDSC] does a really great job. It's a thorough audit and with a set of Corrective Action Plans, it's important to be able to track and document progress."

"The [Program Premium] might make the difference between us still having a farm a year from now or not."



photo credit: Terry Allen

"It's a great program. People need to be treated fairly."

"There is a high degree of trust between our team here at the farm and the MDSC staff, and that is the primary reason why the program is successful."

"Every time we have a meeting with [MDSC] present, workers do a better job milking and things improve."

"[The workers] are more powerful now. We feel like we have to do what they ask us to do."

IMPROVING CONDITIONS, TRANSFORMING LIVES: NEW HOUSING



With help from Champlain Housing Trust, the VT Low-Income Trust for Electricity, the Vermont Community Foundation, and private donors

IMPROVING CONDITIONS, TRANSFORMING LIVES: NEW HOUSING



IMPROVING CONDITIONS, TRANSFORMING LIVES: NEW HOUSING



Terry J. Allen

Adopting a learning approach to improve farmworker housing

Dan Baker, PHD

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UVM Extension Agricultural Business Program

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The University of Vermont

Context for farmworker housing: farmworker demographics

- 500 seasonal (H2A visa) workers, primarily from Jamaica
- 925 year-round migrant workers and families
 - Working on ~150 farms
 - 93-95% in Vermont are from Mexico
 - 75% (n=100) report speaking little to no English
 - Median age 28.5 (n=100)
 - Majority are young men
 - Increasing % are women
 - Recent increase in children on farms

Turn-over between farms varies widely

- Some farms experience high turn-over and other farms employ the same workers over many years

Housing is one important factor in turnover



Context for farmworker housing: trends in farms

**Vermont Cow Dairies
2012 - 2024**



Offsetting some of the loss of farms has been an increase in farm size:

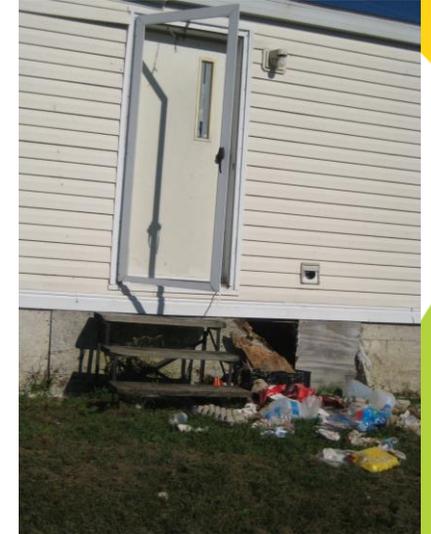
- The number of LFO's (>700 cows) increased from 2% of farms in 2013 to 9% in 2023

Why this matters for housing providers:

- Many farmers are stressed
- Migrant workers require on-farm housing
- Large farms have greater need for labor
- Many farms are pressed to provide housing for additional workers.



The quality of farmworker housing varies greatly ... as does opinions on what affects the quality



Communication is essential and a challenge: Stories about plumbing and smoke alarms

