MAKING A NEW START
life during the financial crisis… see page 3

PROFILES • TIPS • RESOURCES • EVENTS

NEWS FROM CHAMPLAIN HOUSING TRUST
AT HOME
SPRING 2013

ANNUAL MEMBERS' DAY PICNIC
SAVE THE DATE

SATURDAY, JULY 27, 2013

Made possible with help from

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Spring is a time of renewal and looking forward. And so it is at CHT. In April, our board spent a day and a half in retreat to plan for our next three years and set the strategies that will best serve our members and those in need of affordable housing.

We are challenged by the uncertain future of affordable housing programs. One thing we know: CHT needs to be a leading voice for people who cannot afford market-rate housing, and we have to work very hard to preserve federal funding for our region’s needs.

Some tenants have shared their concern that budget cuts might affect CHT. So I want to be clear that, while financing the development of new homes is becoming trickier, our established properties and existing rent subsidies are secure. CHT has worked very hard over the last seven years to operate our programs and properties within our means, so we can maintain quality and affordability through hard times. And we keep raising money from all available sources.

To this end we have joined with a national network (National NeighborWorks Association, or NNA) to launch a campaign called HOME MATTERS. The goal is to remind our leaders in Congress that having decent homes for everyone is crucial to individuals, families and whole communities.

On March 12, people from 46 states descended on Capitol Hill with this simple, powerful message that HOME MATTERS! Vermont’s two Senators and Congressman were, as always, completely supportive. The day was capped off with a reception whose star was none other than our own Senator Patrick Leahy. Not only did Sen. Leahy announce that, once again, he will lead the process to secure funding for housing programs in the Senate, but he took a moment to explain why home matters to him. He described his home in Middlesex and how important that base has been to him and Marcelle, and their children and grandchildren, who gather there every chance they get. People were very touched and understood why he has been such a champion for housing throughout his years in the Senate.

Please join the Senator and so many others by sharing what home means to you. You can do so by going to www.homemattersamerica.com; finish the phrase ‘Home is...’ and show your support for us by adding ‘and CHT makes it happen.’

Also please consider helping CHT by sharing your story with us. We have many chances to tell members’ stories, in print or in person. We host monthly informational breakfasts and an annual fundraising luncheon. We talk one-on-one with donors, and we write grants. In each case, it is your stories and successes that bring our message to life and change minds. We appreciate all the people who have done this on our behalf.

CHT will continue to advocate and fundraise, and we will be most effective with your help. So take a moment to check out the www.homemattersamerica.com site, or call us and find out all the ways you can join in here to keep CHT going strong!

Happy Spring,

Brenda Torpy,
CEO
In our efforts to create and preserve as much affordable housing as we can, CHT always has several developments underway. In this issue we want to give you a snapshot of projects in the works throughout our service area of northwestern Vermont.

1. Shelburne: Last year we showed you our design for Harrington Village—42 new rental homes and four condos, right in Shelburne’s village center. We are happy to report that the financing and permits are all in place, allowing construction to start early this summer.

Our initial timeline hit a speed bump when we learned that a part of the site does not have the right soil to support buildings. One redesign later, we have a layout that will be more compact, thus using even less open land. We look forward to a spring 2014 opening for this community, which will also contain new senior housing built by Cathedral Square.

2. Hinesburg: We have signed a contract to buy land for our first rental property in Hinesburg, which now runs a commuter bus line to Burlington. The site, next to the Kinney Drug store in the village center, will also make us neighbors with the Creekside community. We hope to build approximately twenty units and are working with architects on a design that will suit the scale of the surrounding village.

3. Bright Street in Burlington’s Old North End: A steering committee of neighbors is helping us come up with the right design for new housing on Bright Street. This project is in its infancy, so stay tuned for a proposal in the next year.

4. St. Albans: In St. Albans we have the chance to preserve affordable housing that’s already there, by purchasing twelve duplex rentals on Lower Weldon Street that have been owned by a private landlord. Our development office lined up the financing to bring the 24 units into our portfolio, and at the same time, to renovate seven apartments we already own, on Fairfield Street and Lincoln Avenue. This kind of preservation and rehab are less eye-catching than new construction, but equally vital parts of our commitment to permanent affordability.

When Samir and Henrietta Elabd bought their Colchester home in 2005, they had no anxieties about the mortgage. Samir had a long career as an architect, Henrietta worked in social services, and the couple’s two daughters were finishing college.

But five years later, the recession hit and the picture turned upside down. First Samir’s work dried up. Next his carefully tended pension, held in a fund in Greece, disappeared in that country’s financial crisis.

“I was raised with the belief that you pay your debts. I would deprive myself rather than default,” Samir noted. Yet losing the home became a real possibility.

““I can’t say enough about how grateful we are for CHT,” Samir adds. “The house means more to us than a palace.””

Samir asked his lender repeatedly for a loan modification, but got different advice on his options: “it seemed as if the left hand didn’t always know what the right was doing.” Finally, he found a link on a website that sent him to CHT for help and things turned around.

“Samir asked that twelve separately for a loan modification, but got different advice on his options,” it seemed as if the left hand didn’t always know what the right was doing. Finally, he found a link on a website that sent him to CHT for help and things turned around.

A year later, Samir and his wife feel much more secure. “The mortgage modification took stress off of us right away.” The couple cut all of their expenses, including their food budget, to make the numbers work. Samir also made the decision to formally retire. “I never thought I’d have to and I miss working, but health issues were there. Now I get some retirement income, which helps.”

When asked what advice he has for others who are trying for a loan modification, Samir says, “Be patient, and be diligent collecting as much documentation of your financial status as you can. And learn what can help you—what tools are out there.”

“I can’t say enough about how grateful we are for CHT,” Samir adds. “The house means more to us than a palace. People need to know their options. If we had not discovered that we could get this help, what would’ve happened?”
ANNUAL MEETING, JANUARY

If you’re curious about the role CHT members play, attending an Annual Meeting is a fun way to learn more. Hearing the highlights of the past year and plans for the future reminds us of our impact over the long haul. We honor people whose work has strengthened our community, and members share their questions, ideas, and stories with new board members to lead our work. We really enjoy connecting with members at the event; we hope to see you there next year.

LEGISLATIVE DAY, FEBRUARY

Vermonters have a special chance every year to be part of a statewide gathering in support of affordable housing and our state’s beautiful landscape. CHT members who attend Legislative Day in Montpelier are always impressed with the turnout, the moving testimony, and how easy it is to speak directly with lawmakers.

“It is someone on permanent disability with a Section 8 voucher from HUD, which helped me move into a Chittenden Housing Trust apartment. Taking part in Legislative Day allowed me, a head injury survivor, to advocate for others in need—paying it forward, because so many help me every day. God bless you.”

—Jude Demers

“My first trip to the Statehouse to speak for a cause was different from what I expected. The process is more relaxed than I imagined. Jill, my state representative, came to the CHT advocacy training the week before. It was great to meet her there and then again during Legislative Day. It’s really cool to be able to just walk up to our representatives and share information that helps them understand what’s at stake.”

—Chelsey Haflett

“Your help is AMAZING. Your &y, Hetty, and the entire CHT staff are the best. I am very happy and have no problems. Thank you so much for being there for me.”

—MaryJane

“CHT helped me get a great apartment in South Burlington and saved me a lot of money on rent. My mom is very happy about it.”

—David

“CHT really helped me when I was going through a tough time. They helped me get a place to live and were there for me every step of the way.”

—Karen

WHAT THE WORK INVOLES: I MANAGE THE STAFF, PRODUCE FINANCIAL REPORTS, CHAIR THE DESIGNATION OF THE REPORT AND CONDUCT THE FINANCIAL STANDARDS COMPLIANCE AND ACCOUNTING PROCESS WE NEED TO CREATE WHEN WE ARE INTERESTED IN INFORMING PEOPLE ABOUT WHAT IS HAPPENING IN THE COMPANY.

YEARS IN THE FIELD: I STARTED IN CHT TEN YEARS AGO AS A STAFF ACCOUNTANT. IN MY EIGHT-YEAR-OLD HISTORY, I HAVE SEEN RE homicides TO SCHOOL, A PASSIVE AFFORDABLE HOUSING, AND THE GREATER AFFORDABLE HOUSING COMMUNITY TO BENEFIT FROM THE IMPACT.

WHAT PEOPLE MAY NOT KNOW ABOUT ME: I'M AN ATHLETE, A GARDEN AND COOK, PLAY THE TRUMPET, AND I'M BACK IN SCHOOL FOR MY SECOND BACHELOR’S DEGREE. MY FAVORITE SUMMER ACTIVITY IS TAKING A FISHING TRIP WITH MY DAUGHTERS.

NOMINATIONS SAID:

“Josh led us in our Director’s absence, through tough times. With the budgeting process starting, Josh kept the department on schedule while maintaining day-to-day operations and handled the reporting and changes in OTYS’s financial committee, while being two people short and having two new team members to train.”

This is the first time Josh has led our department through tough times. Each time we see the glue holding us together, giving us so much confidence and never asking for anything in return. He has exceptional patience and a great work ethic. CHT is very lucky to have Josh Chant.”

A BIT MORE ABOUT JOSH

HIGHLIGHTS OF THE JOB: I REALIZE OUR VIEW IS DIFFERENT FROM THAT OF OUR EMPLOYEES, BUT I DESPISE WINTER! MY FAVORITE SUMMER ACTIVITY IS TAKING A FISHING TRIP WITH MY DAUGHTERS.

WHAT THE JOB INVOLVES: I SUPPORT STAFF MEMBERS, BUT I ALSO SUPPORT THE COMPANY IN OUR 80 PROPERTIES, WITH OUR 500 EMPLOYEES, AND THEIR 1,500 MEMBERS. WE PROVIDE AFFORDABLE HOUSING, AND WE NEED TO BE IN LINE WITH THE REQUIREMENTS OF THE GOVERNMENT AND THE REGULATORS.

WHAT I LIKE MOST ABOUT MY JOB: THE OPPORTUNITY TO HELP PEOPLE WHO ARE IN NEED, AND TO SEE THE IMPACT OUR WORK HAS ON THEIR LIVES. I ALSO ENJOY THE CHALLENGE OF WORKING WITH OUR EMPLOYEES AND HELPING THEM TO SUCCEED.

WHAT I DISLIKE MOST ABOUT MY JOB: THE REQUIREMENTS OF THE GOVERNMENT AND THE REGULATORS.

WHAT I WOULD CHANGE ABOUT MY JOB: I WOULD LIKE TO SEE MORE RESOURCES FOR AFFORDABLE HOUSING, TO HELP PEOPLE WHO ARE IN NEED, AND TO SEE THE IMPACT OUR WORK HAS ON THEIR LIVES.

WHY I CHOOSE TO WORK HERE: I CHOOSE TO WORK HERE BECAUSE I BELIEVE IN THE MISSION OF COMMUNITY HOUSING, AND I WANT TO HELP PEOPLE WHO ARE IN NEED.

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WHEN PEOPLE MOVE INTO A CHT RENTAL APARTMENT THEY OFTEN COMMENT ON THE QUALITY OF THE PROPERTY. STAFF MEMBERS SHOULD TAKE PRIDE IN KEEPING OUR APARTMENTS CLEAN, COMFORTABLE AND ATTRACTIVE. MIKE FRAYLE, ONE OF OUR FRANKLIN COUNTY PROPERTY MANAGERS, RECENTLY NOTED TO A TENANT THAT HE WENT THE EXTRA MILE TO HELP WITH AN ISSUE. “YOU HAVE TWO WONDERFUL MAINTENANCE PEOPLE. YOU ARE LUCKY TO HAVE THEM AND I AM GRATEFUL FOR THE SERVICE!”

AS THE DEMAND FOR AFFORDABLE RENTAL HOUSING CONTINUES TO INCREASE, WE NEED TO BE IN LINE WITH THE REQUIREMENTS OF THE GOVERNMENT AND THE REGULATORS.

THE LAST TWO YEARS WE ADDRESSED A NEW APARTMENT WITH A NEW OWNER, INCLUDING ALOE Edge in Forest Avenue, Apartments in Burlington’s New North End, and South Meadow in the city’s South End. That role has been great for the need for more staff to manage and maintain them.

To support this growth we have new positions in Maintenance, new managers and maintenance technicians to service various properties, and a new assistant for regulatory compliance—take a look at the description of our new assistant for regulatory compliance.

Our staff managers run their new apartments, and are our key to success. They work hard to ensure that our properties are maintained to the highest standards we should. Here is the roundup of the new positions in Maintenance.

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When people move into a CHT rental apartment they often comment on the quality of the property. Staff members should take pride in keeping our places secure, comfortable and attractive. Mike Frayle, one of our Franklin County property managers, recently noted to a tenant that he went the extra mile to help with an issue. “You have two wonderful maintenance people. You are lucky to have them and I am grateful for the service!”

As the demand for affordable rental housing continues to increase, we need to be in line with the requirements of the government and the regulators.

The last two years we added a new apartment to a new owner, including Aloe Edge in Forest Avenue, Apartments in Burlington’s New North End, and South Meadow in the city’s South End. That role has been great for the need for more staff to manage and maintain them.

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