OUR MISSION
The Champlain Housing Trust is a Community Land Trust that supports the people of Northwest Vermont and strengthens their communities through the development and stewardship of permanently affordable homes.

BOARD
front row:  Sandra Dooley, Sarah Robinson, Gillian Nanton
second row:  Paul Sisson, Robin Barnett, Bob Robbins
third row:  Jessie Baker, John Olson, Rosalyn Graham, Jeff Smith
not pictured:  Mike Loner, Kathy T. Luce, Ian Boyd, Kara Marabella

DEAR MEMBERS,
As I look back over 2018, I have no doubt that this year will always stand out as our biggest. As we milestone in our organizational progress in a year in which we achieved long-standing goals on a scale that exceeded our capacity and potential for the future.

For many years, we have sought to secure new kinds of affordable capital to expand our reach and impact. With the purchase of the year of Desert Caravans, we put such resources to work to ensure that 155 families moving in the market could count on affordable rents and housing security for the long term. Social impact investments and enterprise capital were added to our usual grant sources to realize the new neighborhood of Cambrian Rise, with Laurentide apartments under construction, and to find our first phase of affordable homes for sale that will raise more. In addition to these 76 apartments, 60 were added at a building new in South Burlington’s new City Center. This is to build a milestone the largest number of homes that we have ever had in production at once. This scale is possible also due to the State’s affordable housing bond, another new source that we have added to bring about with the Building Homes Together campaign.

We are delighted to welcome new homeowners in Essex at our largest Green Mountain Habitat for Humanity collaboration to date, certainly a homeownership milestone and at a scale that we plan to replicate as we continue to grow this干事ful partnership.

Of course the most significant milestones in any year are those achieved by our residents, like Michelle Watcke who tells of her family’s struggle for housing security after many months of homelessness, and the many New Americans assisted by AALV at the Old North End Community Center. CHT homeowner Randy Bullis, sharpened up his skills and support neighborhood composting his waste well ahead of the state’s upcoming mandate to do so, going on a grand scale for other properties.

This year’s report also features Board President Robin Barnett, who really conveys how our board leaders grapple with the risks inherent in taking the innovative projects we do, like the Old North End Community Center at the former St. Joseph’s School. For Robin, it came down to respect and seeing the broad reach of just this one property.

Finally, this year we sought to celebrate Lois McClure and her family’s generous and longstanding support of our work—including many of our milestone projects to date. It’s a wildly well-deserved honor and family joined us at our King Street headquarters to unveil a new naming that, Lois insisted be The McClure Torpy Building. It is doubly humbling to be on this building and paired with one of my favorite people. Lois, as usual, went to the heart of the matter—celebrating the partnership between her contributions and the projects and opportunities CHT brings to be. Their partnership is the story of CHF and this community—of all you who support us so generously: our board leaders, volunteers, donors, and public and private partners.

Thank you all. We couldn’t do it without you.

Brenda Torpy
Chief Executive Officer
“It feels amazing to wake up and know that my kids are in a safe place that is their own home.”

Michelle Watcke

Finally a place where my kids can be kids

“We were jumping around from friends and family really whenever we could stay with the kids. It was really hard, and I’d cry, too. My daughter started sleeping out and kneeling out, but she’s doing so much better now. She’s sleeping better but not as cranky.”

Michelle and John had been moving from friends and family to any place they could find for the kids. “It was really hard, and I felt so bad. My daughter started acting out and lashing out, but she’s doing so much better now.”

Michelle and John found out about Champlain Housing Trust through Reach Up, a Vermont service that provides support for parents and their children. They filled out an application and were added to a waiting list for an income-based apartment in Enosburg, where their rent would be determined as 30% of their monthly income. It took several months, but they finally received a call from CHT’s housing team. “I remember when I was handed the key… I started crying and was so happy I couldn’t make noise.”

Since they’ve moved in, CHT has been a huge support, she explains. “Every situation with where I’ve needed some extra time or some help, they’ve helped me. They’ve worked with me in every way, been there for me, been really helpful. They’re not putting you in here to put you back on the street, they’re putting you in here to help get you back on your feet.”

But Michelle admits that even though they now have a home, they’re still working to overcome other challenges. John works full-time, and with just one car between the two of them, it’s been tough to find a job that she can regularly get to – especially living in Enosburg. Money remains tight.

“We got into an argument one day because the kids needed something, but the car needed something, and if we didn’t fix the car, we wouldn’t have a car and John wouldn’t be able to get to work, and then we wouldn’t have anything.”

Luckily, Michelle’s neighbor helped get her a job at Jay Peak Resort, where she can take advantage of their employee childcare program. “It pays just $2 a day per kid, and Sophia and Beau will be able to take advantage of a variety of recreational activities. Now, Michelle says she’s a character, and she can find a ride with her neighbor, help her get to her job, and for the first time in a while things will get easier.”

Despite the challenges, Michelle can’t stop smiling as she talks about how much things have changed since they moved in – especially for Beau and Sophia. “It feels amazing to wake up and know that my kids have a place to call their own home. We wake up and come downstairs and are being like, we don’t have to be silent, we live in our own house. Go for it – be kids.”

CHT APARTMENTS BY THE NUMBERS

<table>
<thead>
<tr>
<th>Property location</th>
<th>Number of apartments in CHT’s portfolio</th>
<th>In units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enosburg</td>
<td>2,304</td>
<td>88</td>
</tr>
</tbody>
</table>

Formerly homeless households renting apartments last year

Households who signed a lease with us last year

Number of apartments in CHT’s portfolio

2,304
Sitting in what perhaps used to be a math classroom, Yacouba Jacob Bogre pauses before describing what working at the former St. Joseph School is like.

“In the last year, there has been so much activity from 8 in the morning and 10:30 at night. All sorts of people are here in the hallways and classrooms. It used to be empty at 5:30 every day.”

Bogre is the executive director of AALV – formerly known as Association of Africans Living in Vermont but since they expanded to serve all New Americans and refugees, they’ve made their name more nebulous and inclusive.

The classroom is in the former school on Allen Street in Burlington, a building purchased by CHT in July, 2017 to begin its next phase of its life: becoming a community center serving the City of Burlington and wider region.

Bogre and AALV have worked out of the space on the third floor since 2010, right after the school ceased its operations. They moved out of their old offices on North Champlain that didn’t feel safe and was much more isolating for the already marginalized clientele.

“Here on Allen Street, our clients can not only get our help, they can also access the services from the Family Room or the youth programs the Parks and Rec Department partnered with us to develop”, he explains. AALV also connects people to health services and education, provides job training and citizenship classes, a farming program, legal assistance for those seeking asylum or a green card, and many others. Almost 800 people access the services each year.

AALV is one of several tenants in the 50,000 square foot building. Robin’s Nest Children’s Center has occupied space on the first floor for almost 35 years. The Burlington Parks, Recreation and Waterfront Department leases the second floor and runs several programs there – seniors get together for a daily meal and activities, the gym is open at all times, and they’ve sublet some space to Very Merry Theatre, which finally has a venue with a full stage. The Family Room runs their parent and child programs out of a wing on the first floor.

In all, the tenants estimate 4,000 people will use the services and programs in the building each year. CHT is gearing up to renovate the building to set it on a path of sustainability. An elevator and new kitchen have already been installed to make it fully functional, and new parking added in the rear. Next up is a total rewiring and replacement of fixtures, new water supply including sprinklers, new energy efficient heating and cooling systems, and restoring the historic windows to bring in more natural light. The total project cost is about $8 million, and CHT is fundraising to help pay for the work, as well as paying back the loan taken out to acquire the property, financed by the Vermont Community Loan Fund and Vermont Community Foundation.

In the building, even before the renovations have started, the impact is palpable. “Having a home at the Old North End Community Center means more than a place to work and serve our clients. It means more than achieving stability for our organization – it signals acceptance by and connection to the broader community,” Bogre said.

AALV by the Numbers

- 85 Youth took health education classes last year
- 127 People placed in jobs last year
- 222 People applied for US citizenship last year
- 784 Individuals served last year

A NEW CHAPTER FOR A GROUP HELPING NEW AMERICANS

Yacouba Jacob Bogre

“HERE ON ALLEN STREET, OUR CLIENTS CAN NOT ONLY GET OUR HELP, THEY CAN ALSO ACCESS THE SERVICES FROM THE FAMILY ROOM OR THE YOUTH PROGRAMS THAT THE PARKS AND REC DEPARTMENT PARTNERED WITH US TO DEVELOP.”
NEW JOB LEADS TO A NEW HOME—AND GIVING BACK

“I’d rented my whole life. There was a really good place, but we spent a lot of money on it. I mean, we probably bought the place over a couple times,” Randy Bullis admits.

Randy says he and his family were ready for a change. At the time, he had just been given permission to begin working again after an injury several years earlier forced him out of his job.

“My arm got pinned under a table when I was opening it. It didn’t work out good for me…I ended up with a nerve injury in my neck that caused me to lose 70% function in my right side, basically from my pectorals to my eye. I became disabled for eight years.”

It was a big adjustment – he’d been working with Winooski Housing Authority for 22 years, since he was 16 years old.

After years of being classified as unemployable, Randy hired a lawyer to help him get back into the workforce. He knew he’d have to find a different trade, one that wouldn’t require him to reach his arms up over his head.

“I applied for a machinist job, and they said they’d give me a shot. I guess I succeeded. Not long after I’ve always admired positions at a new company that came with a $7 an hour raise. I was apprehensive at first, but thought our family it’d be beneficial for me to try.”

The raise came at the perfect time – especially since just a few months earlier, Randy and his family had started looking into CHT’s affordable homeownership program.

“The time that we met with counselors and attended the seminars to the time we moved in…they told us it was record time. I think it was about six months.”

They set their eyes on a newly renovated townhouse at Fort Ethan Allen in Essex. The home sits adjacent to a large, 36-plot community garden – a big draw for Randy, who grew up working on Shelburne Farms and used to manage eleven acres by his old apartment.

“That was one of the main things. We really like living in a people-oriented community. So coming here, and being able to help with the gardens and help out with the lawns…it’s a really big plus for us.”

And neighbors have been taking notice. Since moving in, Randy has become an asset to the management of the garden. You’d never guess that he’s still managing his nerve injury – from building a large, 3-bin community compost heap, to completely rebuilding the deteriorating well shed, to trenching the hoses underground to make them more accessible – he’s got his hands on everything that needs some improvement. That’s part of the reason he’s been selected to receive the 2019 Joan Beauchemin Award for Civic Engagement from CHT, which recognizes a resident who has made outstanding contributions to their communities through volunteerism, public service and advocacy.

The award was a surprise for Randy, who’s grown accustomed to lending his community a helping hand without any sort of recognition. That won’t be changing anytime soon – he’s hoping to serve on the board of their condo association once it’s officially formed.

“I’m just here to help people out as they need it… I just want to assist as many people as I can so they can enjoy living here.”

“TALK TO HELP PEOPLE OUT AS THEY NEED IT… I JUST WANT TO ASSIST AS MANY PEOPLE AS I CAN SO THEY CAN ENJOY LIVING HERE.”

Randy Bullis

CHT HOMEOWNERSHIP BY THE NUMBERS

Households that purchased a home last year

Homes in the CHT portfolio

Households that attended financial workshops last year

CHAMPLAIN HOUSING TRUST ANNUAL REPORT 2018

CHAMPLAIN HOUSING TRUST ANNUAL REPORT 2018
CORNERSTONE COMMUNITY

Cornerstone Community donors make multi-year pledges to support our operations, giving us the confidence of knowing that we can plan for a solid future of serving individuals and families in need of housing. If you are interested in becoming a Cornerstone Community donor, please contact us.

COMMUNITY CAMPAIGN

Annual giving provides CHT the ability and flexibility to serve thousands of people each year with our housing, education, and counseling programs. This support ensures that we remain relevant to the needs of the people and communities we serve. All donors are recognized alphabetically and are from FY 2018, which runs from October 1, 2017 to September 30, 2018.

PLANNED GIFTS

Seven people have remembered CHT in their wills, when doing their estate planning. This generosity is greatly appreciated, and ensures that our organization will continue to have a positive impact, affordably into the future. If you would like to make a bequest or other estate plan, please let us know by contacting Chris Romney at cromney@champlainhousingtrust.org. We can also help you if you’d like to understand more about this opportunity to leave behind a legacy of planning. This generosity will ensure that our organization will continue to have a positive impact, affordably into the future.

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CHAMPLAIN HOUSING TRUST ANNUAL REPORT 2018   |   9
This year had several milestones, but some of the more significant were our activities addressing the housing shortage and rising costs in Chittenden County. With our partners Housing Vermont and Chittenden County Regional Planning Commission and over 100 supporters, our work advocating through the Building Homes Together campaign has had an impact. It helped to create and leverage brand new financing sources, and by arranging them like a jigsaw puzzle to make the most of them, we’ve been able to move several new construction, acquisition and rehab development projects forward. All told, the development, lending and management programs at CHT amount to $100 million of economic activity in the coming year.

LAURENTIDE APARTMENTS

The Laurentide Apartments at Cambrian Rise on North Avenue in Burlington are well underway. The 76 apartments being built are in the largest new building in our history. With funding from the State’s $37 million Housing for All Revenue Bond (made through the Vermont Housing and Conservation Board) and support from the National Housing Trust Fund, the development targeted two new resources. Occupancy is expected in the summer of 2019.

GARDEN APARTMENTS

Garden Apartments in South Burlington is under construction so what will be the corner of Garden and Market Streets. Garden Apartments’ 60 homes are part of a long-term effort in South Burlington to increase the supply of affordable housing and create a City Center. The City supported this effort with a contribution from its new affordable housing trust fund as well as zoning policy that required that a portion of the housing created in the area be permanently affordable. Garden Apartments also received Housing for All Revenue Bond funds. It’ll include approximately 25 apartments with rental subsidy, and is slated to be opened in the fall of 2019.

DORSET COMMONS

In the housing world, a property that is a little older and has lower than market rents, but doesn’t have any public subsidy or financing, is a phenomenon called “naturally occurring affordable housing.” These properties, especially in hot markets like Chittenden County’s, are critical to keep as affordable options for working residents. Such was the case with Dorset Commons in South Burlington, where CHT purchased the IRS apartment development from a private owner who was ready to pull the property, the market’s CHT action stabilized these homes as rentals for the tenants. Financing for our purchase was provided by TD Bank, N.A., the State Treasurer’s Office and Vermont Housing and Conservation Board.

NEW HOMEOWNERSHIP

CHT teamed with Green Mountain Habitat for Humanity to create four new affordable homes on Park Street in South Burlington. In a great partnership that has helped build homes in Stowe, Burlington and other communities, we have also begun to convert several apartments at Fort Ethan Allen, also in South, to affordable homeownership. Our next big project at Mountain Rise as we prepare to develop over 20 new affordable condominiums on Burlington’s waterfront.
DEDICATION TO A LIVING LEGACY

This year we held a special celebration with our special friend Lois McClure and her son Jim. The McClure family is well known to those who live in the Burlington area. You can see examples of their generosity sprinkled about town in support of causes that support children and seniors, improved health, the natural environment, learning and a whole host of services that enrich our community. You can see examples of their generosity sprinkled about town in support of causes that support children and seniors, improved health, the natural environment, learning and a whole host of services that enrich our community. CHT’s work in affordable housing, as well as our efforts to ensure that vital community services have a home, has been buoyed by Lois and the McClure family over the years.

In the 1990s, five nonprofits came together to collectively raise money to create our own homes. This resulted in the acquisition and rehab of three buildings in Burlington: the Vermont Legal Aid and Defenders Emergency Fund headquarters on North Winooski Avenue, and a building on South Winooski Avenue that originally housed CEFP, the Chittenden County Criminal Justice Program, and Burlington Community Land Trust – now CHT. The McClures made a $1 million gift that catapulted the building project, and their generosity was recognized at 179 South Winooski as the “J. Warren and Lois H. McClure Community Resource Center.”

That building served the nonprofits for many years – and launched these groups into bigger accomplishments and new homes. CHT retains ownership of the building, but it has been leased to the Turning Point Center and is used as a seasonal warming shelter and other nonprofit space. Our hope is to, at some point in the near future, relinquish ownership of the building to them. But we didn’t want to leave behind our connection to the McClures.

Beyond the $1 million gift Lois and Mac made for those buildings, Lois’s generosity to CHT over the years has helped thousands of people access affordable housing. A second $1 million gift initiated an endowment that will support our work for generations to come. When we approached Lois and her daughter Barbara to ask their permission to dedicate our headquarters in recognition of all that giving has accomplished, there was no hesitation – “Of course,” they said. But – there was a “but” – they wanted one request. They wanted that giving be just one component of success, and that strong relationships, innovative organizations and inspirational leaders also count. That’s why they insisted that the building not just bear the McClure name, but also that of Lois McClure’s longtime friend, CHT’s Brenda Torpy.

We’ve dedicated the headquarters the “McClure Torpy Building” in honor of the incredible and enduring relationship – one which has given hope and opportunity to so many in the community. Our deepest thanks and admiration to Lois, her daughter Barbara and son Jim, and the rest of the McClure family.
THE LOIS H. MCCLURE HOMES FOREVER FUND

Our endowment fund, hosted by the Vermont Community Foundation, provides an annual grant to underwrite our operations. This fund, supported by donors of all means, is established to create a permanent source of funding to go hand-in-hand with our commitment to permanently affordable housing. If you are interested in making a gift to the Homes Forever Fund, please call us to discuss.

Many businesses, government agencies and charitable foundations support CHT’s operations and programs through loans, grants, gifts and in-kind donations. We appreciate receiving this support from so many diverse sources.

Dozens of people have contributed to our effort to convert the former St. Joseph School in the Old North End to a fully-functional, multi-purpose center serving the needs of people in Burlington and the surrounding area. If you’d like more information about the campaign or the center, please get in touch with Chris Donnelly at (802) 861-7305.
“I want my kids to know that they are lucky. They have everything they need, and I want them to know that many people in our community don’t, so it’s important to give back.”

Robin Barnett

To be honest, I wasn’t for it at first,” Robin Barnett admits, as she remembers the first time she heard about CHT purchasing the St. Joseph School in Burlington and turning it into a community center. Robin is serving her fifth year on CHT’s Board of Directors, this time as president. She brings over 20 years of experience as a CPA to help with a variety of complicated financial requirements and federal regulations, so it doesn’t come as a surprise that she was thinking about the financial side of the transaction.

“I just thought we might be getting in over our heads. It was a big endeavor, I was worried. But all it took was one visit to change my mind.”

She says seeing the space and all the different services in action made her realize just how significant it would be to have a community center in the heart of Burlington’s Old North End. Over the past year, CHT has been raising money to help with the purchase and renovation of the building, which has been renamed the Old North End Community Center.

As someone who’s lived in Vermont most of her life, Robin’s found that she has personal connections to much of CHT’s work. Her daughter regularly makes the trip down from Swanton to perform with Very Merry Theatre, just one of the many groups that uses space on the building.

“It’s pretty neat. And personally, for me – my mother recently told me that my Dad used to go to school there, and my parents were married across the street at the church. So there’s a lot of history there.”

Robin went to UVM and then Lyndon State where she received her degree in accounting. After college, Robin and her husband bought a place in Stowe and soon after Robin landed a job as a CPA in St. Albans, where she’s been ever since. She says she’s always felt a desire to be involved in her local community: she served on the board for Burlington Business and Professional Women until she made the decision to take on some off-white her daughters were growing up. But as she explains, “when your kids get older, you have more time and really wanted to get back into it.”

Robin says she connected with CHT after a former board member recruited her. She already knew a bit about the world of affordable housing through her work and explains that it was initially CHT’s Shared Equity Program that first drew her in – although she quickly learned that it was just one of many innovative programs CHT brings to the community.

“I feel like I’m always learning something new. CHT just does so much. It’s really great to be a part of.”

This past summer, CHT purchased Dorset Commons in South Burlington – It was in jeopardy of being sold and redeveloped, which would have resulted in increased rents for its residents. Now as a CHT property, the rents will remain affordable. It’s just another way CHT is working to increase the stock of permanently affordable homes in the area – and another effort that Robin has a personal connection to. She spent two years living at the property when she was younger.

Robin says she doesn’t know what to expect next from CHT, but knows she’s lucky to work for a firm that encourages its employees to dedicate time to community service and volunteerism. It’s something she tries to instill in her daughters as well.

“I want my kids to know that they are lucky. They have everything they need, and I want them to know that many people in our community don’t, so it’s important to give back.”

Robin Barnett

GIVING BACK CAN BRING REWARDS
It has been my distinct pleasure to serve as the Champlain Housing Trust Board Chair since 2014. During this time, we have worked so hard to support the organization’s mission in the roles of both President and Treasurer. My understanding of the housing and community development needs of Northwestern Vermont has grown immensely over the time – as has your organization for all this organization to meet these needs.

Champlain Housing Trust, unlike any other nonprofit with which I’ve worked, combines creativity and determination with an ability to leverage and attract the resources needed to do housing and other community assets, as well as to make sure these assets are viable long into the future. Our commitment is to permanent affordability, after all.

The FY18 results demonstrate this. The acquisition of Orleans Communities, the rebranding of the 272 Apartments, and other activities fueled an increase in total assets of 36% to $144.6 million.

With $23 million in revenue in FY18, we continued to show year-over-year growth as well. Last year we reconvened Vermont Business Magazine’s annual business survey for being the 11th fastest growing company in the State over the past five years – and we expect to continue to be in this conversation in the years to come.

The reason for this success is simple. CHT has worked hard to expand access to capital to fulfill its mission. Investments by traditional partners like the Vermont Housing & Conservation Board, Northeast Region America, Vermont Community Loan Fund, Vermont Housing Finance Agency, and private institutions such as TD Bank NA, continue. What’s new is our ability to attract new sources of financing such as the Vermont Treasurer’s Office’s community investment program, the Housing Retention Fund, Champlain Housing Capital, and the Vermont Community Foundation. The “traditional” partners and the new ones combine to give us the capacity to do more.

We are thankful for all these partnerships. They enable us to accomplish CHT’s vision of serving the people of Northeast Vermont and strengthening our communities through the development and stewardship of permanently affordable homes.

Thank you again for the opportunity to serve as CHT’s Treasurer during my final year on the Board of Directors.

Sincerely,

Lois H. McClure
Board Treasurer

DEAR MEMBERS, PARTNERS, AND STAKEHOLDERS

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

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ACCOUNTS PAYABLE $136,431 $135,325
ACCOUNTS RECEIVABLE 299,209 466,584
ACCOUNTS RECEIVABLE 69,382 58,765
ACCOUNTS RECEIVABLE 243,629 239,349
SECURITY DEPOSITS 664,220 371,965
SECURITY DEPOSITS 272,125 462,603
SECURITY DEPOSITS 477,349 470,349
SECURITY DEPOSITS 366,263 80,000
LINE OF CREDIT 1,050,000 0
ACCOUNTS RECEIVABLE 21,019 30,280
ACCOUNTS RECEIVABLE 6,668,508 2,629,629
TOTAL CURRENT LIABILITIES $14,646,241 $7,444,701
TOTAL CURRENT LIABILITIES 62,499,040 29,664,652
TOTAL CURRENT LIABILITIES 344,734 549,766
CAPITAL LOCKED PROCEEDS 945,626 966,679
TOTAL LIABILITIES $144,609,766 $107,739,287
TOTAL NET ASSETS $67,686,294 $57,812,904
INVESTED 67,598,194 67,598,194
INVESTED 10,101,479 10,101,479
INVESTED 1,379,474 1,379,474
INVESTED 1,379,474 1,379,474
INVESTED 550,424 550,424
INVESTED 550,424 550,424
INVESTED 242,629 229,941
INVESTED 432,736 432,736
INVESTED 432,736 432,736
INVESTED 10,388,030 10,916,680
INVESTED 19,730,094 12,932,636
INVESTED 877,646 702,001
INVESTED 973,408 865,328
INVESTED 2,656,767 2,581,841
INVESTED 1,210,328 691,765
INVESTED (246,303) (27,095,045)
INVESTED 50,277,019 64,476,660
TOTAL ASSETS $164,669,206 $107,739,287
We are proud to be affiliated with the following organizations. Their advice, leadership, and support makes our work possible.

STAFF (EMPLOYED BETWEEN OCTOBER 1, 2017 – SEPTEMBER 30, 2018)

We are proud to be affiliated with the following organizations. Their advice, leadership, and support makes our work possible.
Sixty new apartments are going up in South Burlington’s City Center following this ceremonial groundbreaking. Here are Ken Braverman and Chris Snyder of Snyder Braverman Development Company, CHT’s Brenda Torpy, Representative Helen Head, Commissioner Katie Buckley of the Vermont Department of Housing and Community Development, Senate President Pro Tem Tim Ashe, City Council President Helen Riehle, VHFA’s Sarah Carpenter, Nancy Owens of Housing Vermont, and Gisele Kloeckner of TD Bank, N.A.