



Belonging



ANNUAL REPORT
FISCAL YEAR 2017

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Dear Members,

Belonging is the essence of home. We need to be connected to loved ones, neighbors and community to build a life; and our towns and cities thrive when we are *all* grounded in the stability of home. Our work this year continues to bring us nearer to that vision.

This year we have continued to expand our services to help people out of homelessness and to support them to succeed long-term. We do this within our own programs, like *Ready, Set, Rent!* and *On-Track*, and through our collaborations with many partners. This focus resulted in 29% of our rental vacancies this year going to people who were experiencing homelessness.

This includes people like Chuck and Laurie, who are representative of people who first connected to these services at Harbor Place and have now found a permanent home. They moved into the new Bel Aire Apartments, supportive housing for people who had been chronically homeless, usually living outside, or who were hospitalized for lack of a home or a safe one at that. The UVM Medical Center, in an unprecedented move, dedicated \$3 million to CHT for the acquisition, rehab and operation of this property.

Forty-six people were able to buy a home this year because of CHT's shared equity program, which has grown to almost 600 homes portfolio-wide. Read about John Sieferth whose long and bumpy road to homeownership was eased by CHT's homeownership team and ended with the purchase of a condo in St. Albans.

A highlight this year and a milestone in our decades-long work in Burlington's Old North End was our acquisition of the historic St. Joseph School and its ongoing transformation into a community center. The Old North End Community Center provides a hub where everyone belongs and everyone has opportunities to play, create, receive and give, to help, heal, learn and teach. There's more on CHT's overall impact on the Old North End in the report's center spread.

The Building Homes Together campaign brought leaders from the community, businesses and local government together to say: we need more housing in our county and we need at least 20% of it to be permanently affordable. This powerful advocacy contributed to the Governor and Legislature approving the biggest housing investment in the state's history – a \$35 million bond to help communities become more inclusive. We will be using bond funding for new homes in Burlington and South Burlington, and in other communities too.

At the heart of all of this work and our community are all of you who volunteer, donate, advocate and serve on our board and committees. Your commitment to creating an inclusive community – a place where all can find a home and belong is making such a difference for the people you will meet in these pages and the thousands they represent. Thank you.


Paul Sisson
Board President


Brenda Torpy
Chief Executive Officer



Chuck Gratton & Laurie Pudvah

The long and winding road

Chuck Gratton has experienced his fair share of challenges over the years.

“I was eleven when my mom passed away,” Chuck says. He spent the remainder of his childhood living with relatives, many of whom struggled with addiction.

By the time Chuck was twenty he was working three jobs, including managing his own cleaning business. But it didn’t take long for the stress to catch up with him – he says he experienced his first heart attack at twenty-one, and a second just a few years later.

Chuck decided to give his body a much-needed break. He sold his business and spent the next several years working as a cab driver, bouncing around Vermont until his marriage took him down to Florida.

“We bought a house on two acres of land, but...I ended up losing everything.” Chuck says that when his marriage unraveled, he found himself without

a home and no place to go. A friend suggested that he stay at the Florida Salvation Army, and Chuck spent the next several weeks at the shelter until he found a job as a truck driver, eventually making his way back to Vermont.

Over the next couple of years, Chuck stayed at various shelters and motels throughout the state, living with friends when he could. But as a self-proclaimed “country boy,” he admits that staying with others was tough.

“I don’t really like being around a lot of people,” he explains, “so a lot of the time I just slept in my van.”

Chuck recalls a fond memory during this period, when one evening he reconnected with his old high school sweetheart, Laurie Pudvah, on Facebook. Laurie had just gotten

out of an unhealthy relationship, and together they learned about Harbor Place, a motel owned by the Champlain Housing Trust that provides temporary lodging for people who have nowhere else to go.

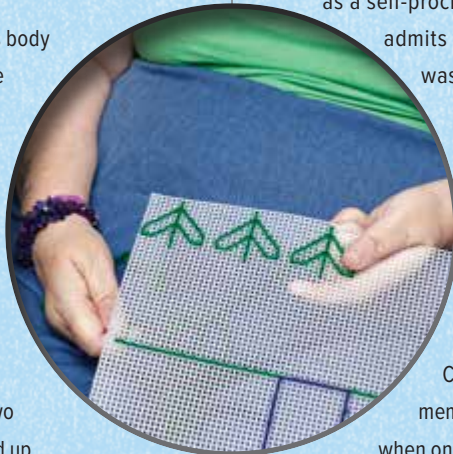
Chuck and Laurie stayed at Harbor Place while they worked to get back on their feet. They were connected with case workers who told them about Bel Aire Apartments, a new CHT property (and former motel). The Bel Aire, purchased and renovated with funds granted by the UVM Medical Center, offers permanent housing to people who have experienced chronic homelessness, as well as short term apartments for those who are unable to be safely discharged due to the lack of a healthy home. Soon Chuck and Laurie were moving into their very own apartment.

“Things have gotten a lot better,” Chuck affirms.

Their apartment is small but cozy, and as Laurie puts it, “just right for us.” She’s decorated the interior with a collection of personal artwork, including hand painted canvases and beaded bracelets. After a tough several years, she says she’s a lot happier now – but doesn’t shy away from adding that a kitten would make things even better.

For the first time in a long while, Chuck and Laurie are looking forward to spending the holidays in the comfort of their own home. They both agree that they have a lot to be thankful for this year.

“We finally feel like we’re home.” 🏠



“We finally feel like we’re home.”

Mediha Goretic

The American Dream

More than twenty-five years ago, Mediha Goretic packed her life up into a single bag and escaped war-torn Bosnia with her family. After spending eight years in Germany, they arrived in Vermont in 2000.

Initially they stayed with friends while the Vermont Refugee Resettlement Program helped them find an apartment. It was small, but as Mediha says, “we couldn’t complain, we didn’t have enough income, credit history or a down payment to look for anything better.”

She says she had no idea that finding a permanent home at a price they could afford would be so challenging.

“In my culture, a family usually owns a house before they reach their thirties. But when we arrived here, we realized that we wouldn’t be able to even dream about owning a house – that was way too far on the horizon.”

A few months later they moved into a nicer, three-bedroom apartment in Burlington. They stayed here for

several years as Mediha worked toward a degree and eventually got a full-time job working at UVM. She started to feel a connection to Vermont, feeling that she could make this her home.

“Getting my own home was very important to me because not only is renting expensive, but back in Europe my parents were very upset that I was still living in a rented apartment.”

It was during this period that she found out about CHT and its affordable homeownership program.

Mediha completed CHT’s full-day homebuyer education workshop and began searching for a home. She soon realized her income wasn’t quite as high as it needed to be, and decided to get two part-time jobs to save to make homeownership possible.



It took five years of long hours and hard work, but in February of 2014 she walked into her dream home.

“I spent only five minutes at the open house before I made the decision to buy it. It was a tremendous experience for me.”

For Mediha, there’s an even deeper meaning behind buying a home – her kids.

“This is for them. They know they still have to work hard, but now I will have something to leave them behind so they will have a good start for their lives.”

She also wants other New Americans to know that there are resources and programs out there to help them. “It’s very difficult for refugees when we first arrive. We come without credit history, a job, and oftentimes don’t know much English.”

She’s committed to making sure resources are more readily available – she’s served on the board for the Vermont Refugee Resettlement Program and more recently has become a steadfast advocate for affordable housing, accompanying CHT to our annual Housing and Conservation Legislative Day to advocate for housing funding. But that’s not all – just this past November she spoke about her experience working with CHT at our annual Cornerstone fundraising luncheon.

“The confidence, the feeling of accomplishment, the reward after hard work... that’s what gives you the motivation to keep going.”



She says she couldn’t have felt more supported by CHT. “The ability to be a member of a place where I can always reach out with questions...you really feel like you’re in safe hands and have someone to lean on. That support is very important.” 🏠

“The confidence, the feeling of accomplishment, the reward after hard work...that’s what gives you the motivation to keep going.”

John Sieferth

If at first you don't succeed, try and try again

It's been eight years since John Seiferth started thinking about buying a home.

"If I didn't have CHT, I'd probably be pretty frustrated with my situation," he admitted.

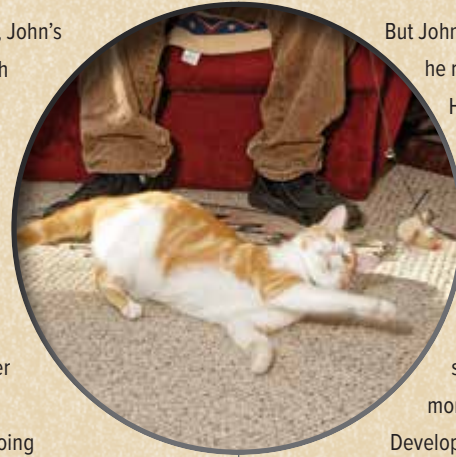
After living in the same apartment for sixteen years, John was ready for a change. His rent had increased to a point where he felt stretched too thin, despite working full-time as a custodian at Bellows Free Academy and receiving Section 8 rental assistance.

A friend told him about CHT's affordable homeownership program, and in 2009 John enrolled in the full-day homebuyer education workshop. After completing the workshop John was connected with a home education counselor, and together they looked at his options for purchasing a home – including a potential conversion of his Section 8 rental voucher into mortgage assistance.

Despite their best efforts, John's income simply wasn't high enough to qualify for a mortgage. Although he was discouraged, he didn't give up hope, and in 2013 he returned for counseling.

This time, John hit another road block. Over the past four years he had been doing everything possible to set himself up for buying a home, which included working hard and earning several pay raises. However, his increased income meant he had now graduated from the Section 8 program and was no longer eligible for assistance – he had hit what many call the "benefits cliff."

Yet again, despite exploring all possible options, his income was just shy of where it needed to be.



But John was determined. In 2016 he returned for counseling.

His income had risen to a level where he could afford to purchase a CHT shared equity property – but just barely. John and his counselor worked diligently to secure a subsidized mortgage through USDA Rural Development that enabled him to get a lower interest rate – and lower monthly payments.

From there, everything seemed to fall into place. An affordable condominium opened up in downtown St. Albans that was a mere two minutes away from where John worked, and over the next several months CHT's shared equity team helped him secure specialized grants that would reduce his closing costs.



John credits his counselors for helping him get through the lengthy application process.

"For someone who has trouble with paperwork, it's great to have access to one-on-one help."

After years of hard work and perseverance, John finally closed on his home in July 2017. And the icing on the cake? His monthly mortgage payment is less than the amount he was paying in rent!

John says he's never had so much space.

"After living for twenty-four years in an apartment and now having something to call my own...it's pretty scary – but in a good way."

Even though John moved just down the road from where he had been renting, he was finally home.. 🏠

"For someone who has trouble with paperwork, it's great to have access to one-on-one help."



Walter Putnam

Paying it forward

“I love to help people. If I can see someone smile who’s always depressed...well, I’ll do some off-the-wall things to get a smile out of somebody.”

Six years ago, Walter found himself homeless in the aftermath of a divorce. He spent a good portion of the next five years living outside in a tent community, and recalls how others taught him tricks of the trade – including how to deal with the cold. “You can survive out there in the winter – it’s tough, but you can do it. We’ve done it.”

But one day, Walter made a decision that would forever change the course of his future.

“Walking into Safe Harbor that day – that was the start of it all.”

Walter had heard about the Safe Harbor Clinic, a project of the Community Health Centers of Burlington which provides case management for people who are homeless. All he had to do was take that first step. Soon he became connected with a case manager who told him

about Beacon Apartments, a former motel that the Champlain Housing Trust acquired and converted into permanent apartments for individuals experiencing chronic homelessness.

Although it was full at the time, Walter remained patient and went through all the necessary steps. Five months later he got the phone call he’d been waiting for, and in June 2017 he moved into his very own apartment.

Since then, he says things have changed dramatically.

“Just knowing that when I get through my door I can close it, shut the world out and have all the comforts of home... it’s just nice to sit back and not worry about where I’m going to bounce to next.”

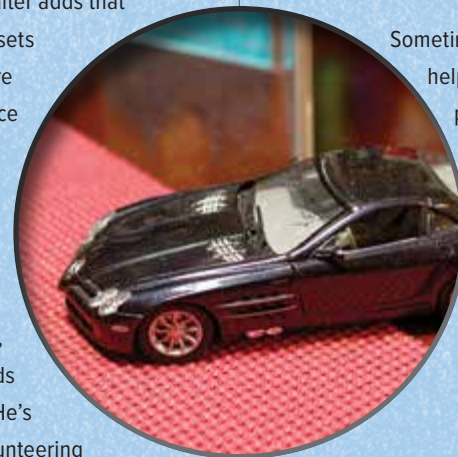


Case workers from Safe Harbor also work onsite at CHT’s Beacon Apartments, and Walter says they’re a huge source of support. “There’s not a thing they don’t know about me,” he explains.

Currently, they’re helping him put together a resume so he can start working again.

“My goal is to get back into work so I feel that I’m paying my way. I still have to work on some issues, but I hope to have a part-time job within a month.” Walter adds that he’s not someone who sets goals for himself that are too far out of reach, since he doesn’t want to set himself up for failure.

In the meantime, he’s keeping himself busy. He’s up early every day, giving rides to his friends and visiting his family. He’s also hoping to start volunteering



regularly. “I have to get out and do things. I want to feel like I’m worth something, that I can help somebody, somewhere, somehow.”

Walter’s sights are set on moving to a bigger apartment in the next few years, and he’s working diligently to put together the pieces that were lost when he became homeless. “I’ve been making things right for five years,” he says.

He wants the same for his friends who he met when he was living outside. But as he acknowledges, “all I can do is guide them.” He knows that being homeless doesn’t define them. “We all have our lives and we’ve probably done wrong before, but we don’t have to be judged.”

Sometimes, all it takes is a helping hand and a small push forward.

“My best break came when I moved into this place.” 🏠

“I have to get out and do things. I want to feel like I’m worth something, that I can help somebody, somewhere, somehow.”



Whether it is homeownership, affordable rentals, a new housing co-op or nonprofit community space, CHT's work in this 0.8 square mile neighborhood continues to transform the Old North End in Burlington. Here is a sampling of our recent and ongoing work – projects that collectively invest about \$28 million into improving the neighborhood.

Old North End Community Center

CHT purchased the former St. Joseph School and is transforming it into a diverse community center with Robin's Nest Children's Center, the Janet S. Munt Family Room, AALV and the Burlington Parks, Recreation and Waterfront Department programming space with everything from a preschool and youth theater to senior meals, support for refugees and a Hindu Temple. The old cafeteria (with new kitchen) and gym are perfect for community events.

Bright Street Housing Cooperative

The Bright Street Housing Co-op became fully occupied this past year, after years of working to secure the parcels and assembling financing. It's now home to an amazing mix of residents who operate the property through a board and several committees. The co-op brought 40 new affordable apartments to the neighborhood.



Creating and Preserving Affordable Apartments

Burlington's old housing stock needs attention from time-to-time, and CHT's work in the Old North End includes the rehab and energy improvements of dozens of apartments scattered throughout the neighborhood (as well as in Winooski and downtown Burlington). This investment also ensures the apartments will remain permanently affordable.



Creating and Preserving Affordable Homeownership

With a national grant award, CHT is investing in five properties in the Old North End to create homeownership opportunities. A few of these include the conversion of rentals to homeownership, and one includes the demolition and reconstruction of one building beyond repair, in collaboration with Green Mountain Habitat for Humanity.



Appreciation

Membership & Community Campaign

Annual fund giving and membership gifts provide 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 2017, which runs from October 1, 2016 to September 30, 2017. Please accept our apologies for any omissions or errors, and do let us know if we've made a mistake.

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Peter Van Dine
Justin Varnon
Amy Veilleux
Kevin Veller
Joel Vestrich
Richard Vincent
Al Voegel

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 member and sustaining our programs, please contact us.

Mary & John Abele
Nancy M. & John Addario
Yiota Ahladas & Joni Avrutick
Allen & Brooks
L Randolph & Jane Amis
Stephen Antell & Barbara S. Leaf
Peter & Michelle Asch
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Mark & Katherine Mayer
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Jeffrey Williams
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Nancy Wood
Sharon Wright
Amy Wright & Gil Livingston
Rep Michael I. & Janet Yantachka
Tom & Jane Zenaty



Planned Gifts

Several people have remembered the Champlain Housing Trust when doing their estate planning. This generosity is greatly appreciated, and ensures that our communities will remain affordable far into the future. If you have included CHT in your will or other estate plans and would like to be listed, please let us know by contacting Chris Donnelly, Director of Community Relations, at (802) 862-6244. He can also help you if you'd like to understand more about this opportunity to leave behind a legacy of communities that will be affordable to all.

Mary & John Abele
Dr. David & Meredith Babbott*
Peter Clavelle & Betsy Ferries
Patricia Fontaine
Dorothy Hines*
Elizabeth Humstone
Don & Mary Ann Horenstein
Ron Manganiello & Ellen Bernstein
Willie Pearson
Junius Powell, III*
Pauline Rowe*
Brenda Torpy & Ken Messing
Amy Wright & Gil Livingston

* deceased

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 dozens of donors, was 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.



Anonymous (3)
Isabella M. Acker*
L Randolph & Jane Amis
Lewis & Dorothy Amis
Dr. David and Meredith Babbott*
Jeanne A. Boucher & Bob Holt
Steven Bourassa
Joseph & Dale Boutin
Peter Clavelle & Betsy Ferries
Jim & Andrea Crook
John E. Davis & Bonnie Acker
Donald & Judith Dickson
Chris Donnelly & Nina Chill

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Dan Mendl
Michael Monte & Wendy Hess
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Jeanne Morrissey
Junius Powell*
Mary Powell & Mark Brooks
Brigitte Ritchie
Robert & Lynne Robbins
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Tyler M. Scott & Dorothy Watson
Olivia Slade
Barbara W. Snelling* & Family
Amy E. Tarrant Foundation
Brenda Torpy & Ken Messing
Eileen S. Townsend
Amy Wright & Gil Livingston
Wright & Morrissey

* deceased



Businesses, Government & Charitable Foundations

Many businesses, government agencies and charitable foundations support CHT's operations and programs through grants, gifts and in-kind donations. We appreciate receiving this support from our community. Below is an alphabetical listing of those who supported our work in FY 2017.

Cabot Creamery Cooperative, Inc.
Chittenden County Regional Planning Commission
Citizens Bank
Citizens Housing and Planning Association
City of Burlington's Community Development Block Grant
City of Burlington's Housing Trust Fund
Combined Federal Campaign of Northern New England
Community National Bank
Duncan Wisniewski Architecture
Flatbread Ventures, LLC
Freeman French Freeman, Inc
IBM Matching Grants Program
Key Bank
Main Street Landing Company
Montstream Studio
Necrason Group
NeighborWorks® America
New England Federal Credit Union
North Avenue Alliance Church
NorthCountry Federal Credit Union

Project Reinvest: Neighborhoods
Project Reinvest: Financial Capabilities
Red Rock Mechanical, LLC
TD Charitable Foundation
UBS Financial Services, Inc
United Way of Northwest Vermont
USDA Rural Development
Vermont Community Development Program
Vermont Community Foundation
Vermont Community Garden Network
Vermont Energy Investment Corporation
Vermont Housing & Conservation Board
Vermont Zen Center
VSECU
Wells Fargo Foundation-NeighborWorks® America
Safe & Sound Initiative
Wellspring Chiro
White + Burke Real Estate Investment Advisors
Women of UVM



John Olson

Contribute what you can, and take only what you need

CHT Board Member John Olson's credo could very well be grounded in Marxism, or perhaps the New Testament: *Contribute what you can, and take only what you need*. This sums up his motivation not only for his volunteerism, but also other decisions in his life – such as living at the Flynn Avenue Cooperative.

John grew up in a large family with few resources in rural Minnesota. After college, he took a chance on a hotel career in Burlington when a former supervisor offered a job. That was 30 years ago. Despite only staying at that first job six months, he wasn't ready to give up on Burlington yet. "I was falling in love with Burlington and Vermont," he confessed, "the neighborhoods, the architecture, the lake, the mountains, and the community."

Like many young adults he had few different jobs in his 20s – scooping ice cream, selling furniture, coordinating summer conferences. But this was home. In the 1990s, he led Vermont CARES' HIV prevention work and collaborated on statewide

education campaigns to prevent the spread of the disease. This knit him even more to the community.

Even back then, it wasn't cheap to live in Burlington. In 2002, he moved into the Flynn Avenue Co-op, one of CHT's five

affordable housing cooperatives and has been an active member ever since. He has served on the Grounds committee, Legal & Finance committee, and on the Flynn's board, as treasurer. "Housing co-ops can be perfect for individuals and families who want an affordable home, a diverse intentional community and to be our own landlords."

Joining CHT's Board in 2014 as one of five resident representatives was an eye opener. "The ongoing training, support and information we get from staff and management each month

is amazing," he said. "It's an impressively functional operation and a joy to be involved."

John's understanding about real estate has expanded since joining the Board and his attendance at a recent national conference of community land trusts, like CHT. "I've learned a lot about the role that permanently affordable land and housing plays for a family and a community – whether it's farmland in Georgia, co-ops in Vermont, abandoned neighborhoods in Pittsburgh or gentrification zones in California. CHT's properties have a tremendous impact on the stability and wellbeing of local communities, and our influence and reputation is known across the country. It's a little mind-blowing."

John's work now at the Department of Health managing grants and programs dealing with cancer, rural hospitals and

healthcare workforce has only deepened his understanding of the need for affordable housing. "Housing is healthcare," he says.

John has embraced the role of a Board member who is fully engaged as an ambassador for the organization, including facing one of his fears: fundraising.

"I've never felt comfortable asking people for money, even for great causes. But, I asked myself, 'Why not?'" he admits. "I decided I would invite people I knew to consider getting involved with issues I care deeply about. It fits my guiding philosophy that we should all give what we can so that others can have what they need."

Living at the Flynn Co-op – 28 apartments in Burlington's South End near the new City Market Co-op – also reflects this value.

The housing, made affordable by CHT, is sustained by the residents. It is where they come together daily to work with and care for their neighbors and work towards building a strong, safe, diverse and affordable community. ■



"CHT's properties have a tremendous impact on the stability and wellbeing of local communities, and our influence and reputation is known across the country. It's a little mind-blowing."



Dear Members and Partners,



In Fiscal year 2017, CHT continued to grow. Through the unprecedented growth, net assets increased almost 13% from 2016 and increased 23% from 2015. Unrestricted net assets increased over 28%. The continued increases in unrestricted net assets allow us to invest in more affordable housing, maintain properties, and serve our residents.

Included in this financial growth are properties that exemplify innovation.

The new Bel Aire Apartments grew from a nationally-recognized partnership and collaboration with the UVM Medical Center with service support from the Community Health Centers of Burlington. The Medical Center contributed \$3 million towards the acquisition, renovation and operations of these eight new apartments serving people who had been homeless or lacked a healthy place to live.

Several limited partnership properties transitioned to CHT ownership. While these properties were under CHT’s stewardship for some time, acquiring a controlling interest in these partnership properties allowed CHT to preserve affordable housing for many. These transactions resulted in a significant increase in our revenues and expenses, as well as our total assets, liabilities, and net assets.

The purchase of the St. Joseph School, and subsequent effort to create a community center in the Old North End, is another example of how our fiscal strength provides opportunity to serve the community’s needs. This new asset adds so much more to our community than its value on our balance sheet.

In the ever complicated and challenging world of affordable housing, the Champlain Housing Trust continues to make progress towards meeting its mission, while securing and deploying its resources responsibly. The balancing act between risk, mission and financial stability can be tricky; CHT’s management and Board together accomplish this balance well.

We could not do this work without all of our community partners and donors. I thank you for your support. Together, we are making a big difference in the lives of Vermonters.

Sincerely,
Robin Barnett
Robin Barnett
Board Treasurer

Consolidated Statements of Financial Position

ASSETS	2017	2016
CURRENT ASSETS		
CASH - OPERATING, PROPERTY ACCTS	\$1,250,165	\$1,399,431
CASH - RESTRICTED DEPOSITS, FUNDED RESERVES AND DEVELOPMENT ACCTS	4,721,422	3,590,509
CASH - WORKING CAPITAL RESERVES	—	301,620
CASH - LOAN FUND	1,055,375	755,241
LOIS H. McCLURE HOMES FOREVER FUND	2,250,338	2,049,640
RENTS RECEIVABLE	175,346	116,017
PLEDGES RECEIVABLE	241,690	101,329
DEVELOPMENT FEES RECEIVABLE	500,000	253,800
HOMEOWNERSHIP TAX CREDIT RECEIVABLE	280,220	329,250
OTHER RECEIVABLES	437,816	416,530
GRANTS RECEIVABLE	209,723	309,940
INVENTORY	6,244	12,068
PREPAID EXPENSES	195,584	83,543
NOTES RECEIVABLE - CURRENT MATURITIES	159,976	136,591
TOTAL CURRENT ASSETS	11,483,899	9,855,509
NOTES RECEIVABLE - CURRENT MATURITIES	12,244,874	12,142,650
LESS CURRENT MATURITIES	(159,976)	(136,591)
NOTES RECEIVABLE, LESS CURRENT MATURITIES	12,084,898	12,006,059
HOUSING COVENANT LOANS	17,788,319	16,691,819
EQUITY IN PARTNERSHIPS	1,571,817	252,354
INVESTMENT IN HIPEX	216,748	178,850
PROPERTY AND EQUIPMENT		
LAND - HOMES HELD FOR RESALE	10,616,680	10,301,850
LAND - HELD FOR RENT	12,019,502	8,912,307
BUILDINGS - HELD FOR RENT	65,402,399	40,395,221
OFFICE FIXTURES, EQUIPMENT AND APPLIANCES	685,539	416,692
WORK IN PROGRESS	2,581,841	2,590,464
TOTAL	91,305,961	62,616,534
LESS ACCUMULATED DEPRECIATION	(26,760,239)	(17,802,051)
NET PROPERTY PLANT AND EQUIPMENT	64,545,722	44,814,483
TOTAL ASSETS	\$107,691,403	\$83,799,074

LIABILITIES AND NET ASSETS	2017	2016
CURRENT LIABILITIES		
ACCOUNTS PAYABLE	\$350,595	\$331,040
ACCRUED EXPENSES	486,932	433,078
ACCRUED INTEREST	58,765	34,889
ACCRUED VACATION PAY	229,941	215,137
SECURITY DEPOSITS	369,400	221,075
RESERVE DEPOSITS HELD	42,160	204,462
PREPAID RENT	170,346	62,444
DEFERRED REVENUE- CURRENT	8,000	43,090
LINE OF CREDIT	—	288,750
CURRENT PORTION OF CAPITAL LEASE	20,280	19,472
CURRENT PORTION OF LONG TERM DEBT	2,629,629	643,050
TOTAL CURRENT LIABILITIES	4,366,048	2,496,487
LONG TERM DEBT, LESS CURRENT PORTION	39,640,505	26,237,696
DEFERRED INTEREST	5,838,894	3,655,733
CAPITAL LEASE PAYABLE	966,679	985,307
TOTAL LIABILITIES	50,812,126	33,375,223
NET ASSETS		
UNRESTRICTED	32,991,867	25,663,027
TEMPORARILY RESTRICTED	163,804	133,718
PERMANENTLY RESTRICTED	23,723,606	24,627,106
TOTAL NET ASSETS	56,879,277	50,423,851
TOTAL LIABILITIES AND NET ASSETS	\$107,691,403	\$83,799,074

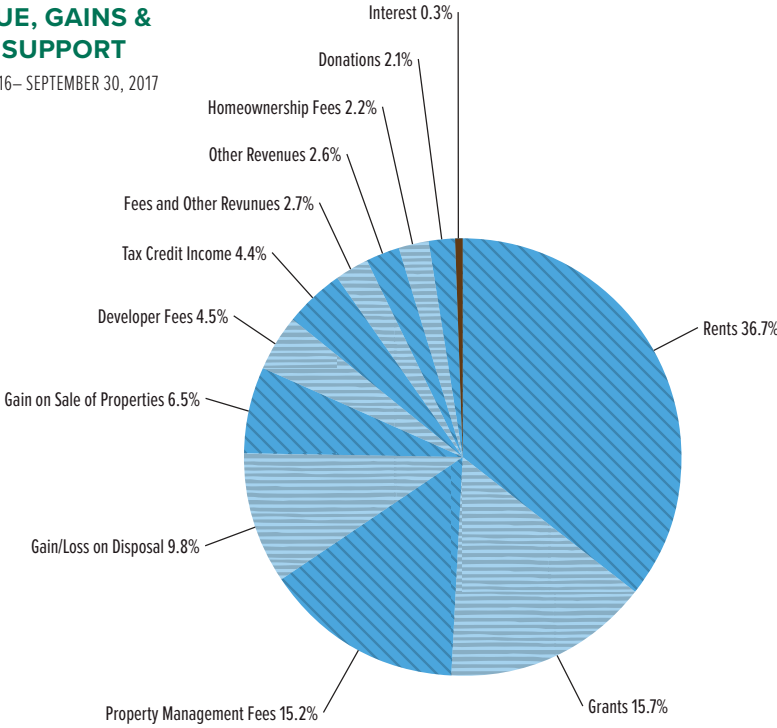
Unaudited - Full Copies of Our Audited Financial Statements Are Available Upon Request.

Consolidated Statements of Activities

FOR YEARS	2017	2016
REVENUES, GAINS AND OTHER SUPPORT		
GRANTS	\$3,443,431	\$2,285,728
DONATIONS	454,992	402,859
RENTS	8,056,973	5,596,981
INTEREST	66,897	72,472
GAIN ON SALE OF PROPERTIES	1,422,264	1,325,243
GAIN FROM PARTNERSHIP ACTIVITY	2,144,321	1,678,690
PROPERTY MANAGEMENT FEES	3,340,538	3,280,280
HOMEOWNERSHIP FEES	472,733	356,186
TAX CREDIT INCOME	963,989	856,704
DEVELOPER FEES	990,500	742,800
FEES AND OTHER REVENUES	596,858	695,572
TOTAL REVENUES AND OTHER SUPPORT	21,953,496	17,293,515
EXPENSES		
DEVELOPMENT	474,481	348,167
HOMEOWNERSHIP	1,341,949	1,268,711
PROPERTY MANAGEMENT	13,316,069	10,077,179
MANAGEMENT AND GENERAL	360,677	425,927
FUNDRAISING	160,588	126,851
COMMUNITY RELATIONS	346,753	309,002
TOTAL EXPENSES	16,000,517	12,555,837
CHANGE IN NET ASSETS	5,952,979	4,737,678
TRANSFER IN PARTNERSHIP INTEREST	502,447	-428,667
NET ASSETS AT BEGINNING OF YEAR	50,423,851	46,114,840
NET ASSETS AT END OF YEAR	\$56,879,277	\$50,423,851

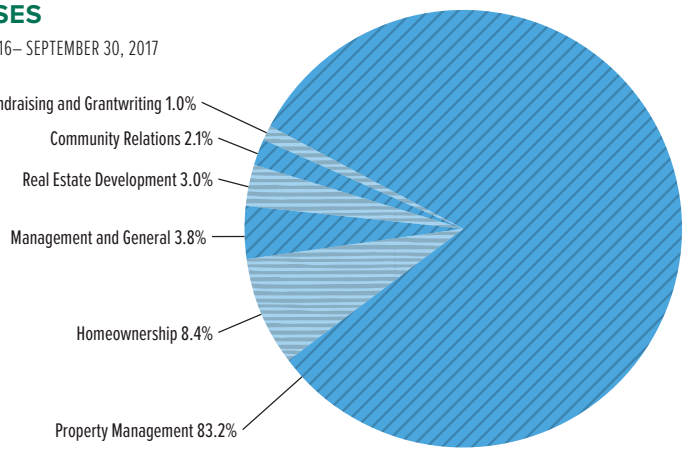
REVENUE, GAINS & OTHER SUPPORT

OCTOBER 1, 2016 – SEPTEMBER 30, 2017



EXPENSES

OCTOBER 1, 2016 – SEPTEMBER 30, 2017



Staff (employed between October 1, 2016 – September 30, 2017)

Ryan Addario
Susan Ainsworth-Daniels
Kathleen Audy
Bernard Bailey
James Baker
Kelsey Bara
Kathryn Baudreau
Jeffrey Bergeron
Keith Borak
Joanne Bottger
Macey Bouffard
Michael Bourgea

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Caitlin Sicard

Jeremy Steele
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Brenda Torpy
Skip Trahan
Lorry Tromblay
Avisa Tuigere
Steve Vasseur
Karina Warshaw
Donal Williams



We are proud to be affiliated with the following organizations. Their advice, leadership, and support makes our work possible.



Design: Jon Shenton • Photography: Jon Shenton • Writing: Anna Herman, Chris Donnelly • Editor: Chris Donnelly



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Joining in the ceremonial ribbon cutting at the new Bel Aire Apartments is Paul Sisson, CHT Board; Dr. Steven Leffler and Eileen Whalen of the UVM Medical Center; Brenda Torpy, CHT CEO; Alison Calderara, Community Health Centers of Burlington; Rep. Mary Sullivan; Sen. Michael Sirotkin; Vermont Attorney General TJ Donovan; Rep. Helen Head; Rep. Ann Pugh; and Sen. Debbie Ingram.