



# community sustainability family

**N**early 30 years have passed since I founded Gardener's Supply and the Intervale Center. Something else was happening in Burlington at the same time that has had a profound impact on our communities – the creation of a community land trust, known today as the Champlain Housing Trust.

The world is a very different place today. Yet these institutions endure, because their values are ones that we share. These values are a commitment to community, sustainability and equity. That is why I am writing to you about the Champlain Housing Trust's affordable housing work.

The Champlain Housing Trust shares my core values, values that are on display everyday as they carry out their mission. I am asking you to join me in making a contribution to support their mission. CHT shares my entrepreneurial spirit – one that places social and environmental equity on an equal footing with other measures of success. They are innovators who leverage multiple sources of funding to provide housing opportunity for those who the market can't serve.

What is truly remarkable is that CHT pledges to preserve the affordable housing forever. To keep costs down, they create highly energy efficient homes by taking advantage of the latest proven technologies. In just the last year, CHT has put solar hot water panels on more than a dozen buildings, and in Enosburg they installed renewable wood pellet boilers that reduce energy usage and virtually eliminate consumption of fossil fuels for twenty-four apartments, while using locally-harvested fuel.

Soon, we shall see new energy efficient apartments built in Essex, Burlington, and Shelburne – the latter is of special interest to me, as CHT works to breathe new life into the Shelburne Wood development that stalled earlier this year.

When I see how CHT's homeownership program works, I see these same values reflected that we held dear when Gardener's Supply became an employee owned company. The ability to share equity means that over 650 families and individuals have been able to access homeownership, still the primary way that ordinary Americans build wealth.

Not only are CHT's homeowners building wealth, they are sustaining it: two-thirds of CHT's homeowners buy a home on the market when they sell their CHT home, and a nation-wide survey last year showed that shared equity owners were six times less likely to be in foreclosure than conventional mortgage holders.

All of CHT's residents pay for their housing according to their means through rent or monthly homeowner fees – and since they are contributing to a community benefit, CHT asks that the community pitch in, too. I am supporting this need, won't you too?

*Will Raap*  
Will Raap, Shelburne

# homeless to homeowner

This September Ardelle Cabre signed closing papers on a charming 1899 house in Burlington's Old North End – three years after she initially called CHT about buying a home. It was precisely the place she had worked for so long to purchase. “I wanted an old house, I wanted a brick house, and I belong in the Old North End,” she explained.



bus stops are, and it's not expensive to get around if I need to travel,” Ardelle points out. She also values her knowing her neighbors, the convenience of the local stores, and her nearness to the lakefront.

A mix of programs helped Ardelle achieve this home buying milestone. First was CHT's homebuyer education. “It showed me the value of steps I would've skimmed on and helped me find a lawyer I really trust.”

“Without the grants and the help of all these people, I wouldn't be here,” Ardelle notes. “I can't praise CHT enough. Staff went out of their way, from helping me find an apartment quickly when I was homeless, to the countless hours put in to help me buy this house.”

It took more than a little determination to get there. A few months after she started looking into buying, Ardelle lost her job. By August, 2007 she could no longer afford her apartment and she and her guide dog, Barkley, began 'couch surfing.' “Friends are great,” said Ardelle, “but you can tell when it's time to go.” Her sense of humor helped her through this period, but it was a challenge to find a place she could afford in a location that fit her need for independence. Fortunately she was able to find an apartment she could afford from CHT on North Champlain Street.

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Living in the Old North End is especially meaningful to Ardelle. Losing her sight as a child has not kept her from leading an active and full life; she married, raised a son, and earned a Ph.D. degree before moving to Vermont. But being blind makes certain aspects of the community more significant to her. “I know where all the



# returning safely home

Monique Genest has happy memories of growing up in Colchester, playing with friends and being outdoors. As an adult she moved to San Diego and became a parent. But the neighborhood they could afford was a rough place for children. “There was so much violence that China's school would go on 'lockdown' every week,” Monique noted. “I was afraid to let her go outside at all.”



So Monique brought her daughter back to her own hometown, and they stayed with family while Monique looked for work. Monique saw immediately that China's new school was a big improvement. But finding regular work proved to be tough, and the living arrangement became strained. Eventually and Monique and China found themselves homeless.

A school counselor told Monique about COTS and they entered a shelter. Monique was very grateful, but did not know how they could ever have their own place. Not only was she out of work, but she had no references because they had always rented rooms from other people. But thanks to a joint CHT-COTS program for homeless families, CHT was able to offer Monique and China an apartment at Winchester Place. After six months in the shelter, they finally had their own Colchester home.

In the year since they moved in, “China has really blossomed,” says Monique. “Our neighbors are welcoming and supportive and China has made lots of friends here.” China now gets to build forts with the neighbor kids and play sports at school. This summer she had a great time at overnight camp in South Hero. “I swam out to the middle dock,” she mentions with pride.

Monique is very happy with the apartment; “this place is roomy and quiet, and it's nice to have a downstairs and upstairs,” she explains. But most of all she appreciates having a place back in this community, where her daughter can enjoy a safe and lively childhood.

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**O**ur goal is carved in stone above the entrance to all of our homes. Okay, it isn't. But it might as well be because it is the essence of who we are as an organization. It is what sets us apart and has earned us respect within our community as well as around the globe.

Like all goals, especially lofty ones that use words like "FOREVER," it takes a dedicated team of supporters to achieve. Please help us to provide affordable housing in your community by sending in a donation with the enclosed envelope or by visiting us at [www.champlainhousingtrust.org/donate](http://www.champlainhousingtrust.org/donate).

**MISSION:** The Champlain Housing Trust is a community land trust that supports strong, vital communities in northwest Vermont through the development and stewardship of permanently affordable homes and associated community assets.

AFFORDABLE FOREVER

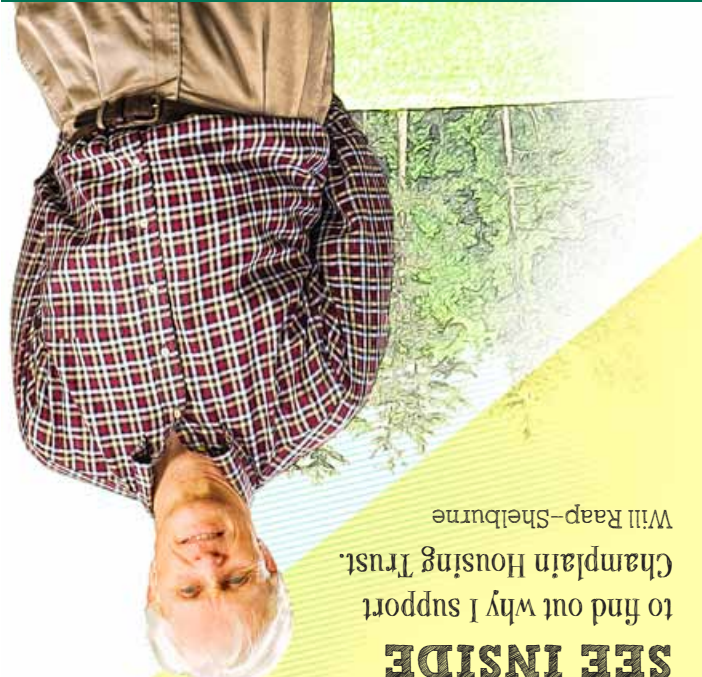
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88 King Street  
Burlington, VT 05401

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to find out why I support  
Champlain Housing Trust.  
Will Raap-Shelburne



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