



**VERMONT** is a beautiful place to call home. But with the high cost of living here, rent and property prices are a constant challenge for many. For more than 25 years, we've been providing affordable housing options for low and moderate income people living in Chittenden, Franklin, and Grand Isle counties. Here, that includes people from all walks of life – teachers, health care workers, retirees, and many, many more.

Affordable housing takes many forms, from rooms or apartments for rent to condominiums and single-family homes for sale. As the largest provider of affordable housing in northwest Vermont, we collaborate with citizens groups and municipalities to make permanently affordable housing an integral part of every community.



**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.



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**STRENGTHENING COMMUNITIES THROUGH AFFORDABLE HOUSING**



**CHAMPLAIN HOUSING TRUST MAKES IT POSSIBLE FOR VERMONTERS TO FIND AFFORDABLE PLACES TO LIVE**





# HERE'S HOW WE DO IT

## WE DEVELOP & PROVIDE PERMANENTLY AFFORDABLE HOUSING

Our staff are seasoned real estate developers, working with the private sector to build new homes and refurbish older ones. Our development activity has created 1,500 affordable apartments and over 500 affordable single-family homes and condos.

## WE OFFER HOMEOWNERSHIP

CHT makes homeownership possible for many through our innovative program that provides down-payment grants to qualified buyers. In exchange for the grant, buyers share a portion of the home's increase in value with the next buyer when they sell. In this way, we are able to keep homes affordable forever. There are over 500 homes under our stewardship in this program.

## WE MANAGE & MAINTAIN PROPERTIES

We manage over 1,500 safe and decent apartments at below-market rents. Proper maintenance is one of the most important parts of preserving the value of a property and the security of its residents. We make needed repairs and improvements that fix minor issues before they become bigger problems and make our buildings places that people can be proud to call home.

## WE EDUCATE & COUNSEL

For potential homeowners our in-depth HUD-certified Homebuyer workshop features local experts who explain how to get a loan, improve credit, use realtors, qualify for special programs, and navigate the details of the home-buying process. Our counselors also provide one-on-one support before and after buying, and an array of special workshops on home improvement, financial literacy and credit. For CHT rental applicants we offer **Ready, Set, Rent!** an invitation-only program, to help them improve their credit and gain access to our stock of over 1,500 affordable apartments.

## WE OFFER LOW-INTEREST HOME IMPROVEMENT LOANS

Affordable loans help income-eligible homeowners make repairs like fixing a leaky roof or replacing old wiring. Financing is available for heating systems, weatherization, and alternative energy work. With project coordination and flexible payment terms, these loans make it possible for folks to keep their homes safe, energy efficient, and comfortable.

CHT is a licensed lender NMLS ID:179570, St. Albans Branch NMLS ID:184793. VT Lender Licenses: LL 6195 & LL 6196 with mortgage loan officers #194005 & #377856 on staff.

## WE SUPPORT HOUSING COOPERATIVES & RESIDENT ASSOCIATIONS

To keep affordable options available in these unique housing arrangements, we offer guidance in selecting members, processing applications, training staff, and developing operational plans.

## GET INVOLVED

- Become a member to provide crucial funding and support for our work. Membership levels are flexible; you can join for as little as a dollar.
- Refer us to friends or family who could benefit from our programs or would be willing to support us.
- Advocate for affordable housing by contacting town officials and legislators in your area.



2008 RECIPIENT

In 2008, we received this prestigious accolade for our work. Since then, we've shared our strategy for success with housing leaders on every continent, and assisted the creation of new organizations in three countries.