

# AT HOME

NEWS FROM CHAMPLAIN HOUSING TRUST

SPRING 2011



CHT Homeowners  
Janet Green and  
Jason Boyd enjoy  
some popcorn,  
laughs and Saturday  
afternoon antics  
provided by their  
son Quinn.

## DEAR CHT MEMBER,



Thank you for taking a minute to catch up with our news.

Many of you said in last year's survey that you would like to hear from CHT, so I am pleased to introduce this newsletter. It will come out twice a year.

Sometimes even I am surprised at how much our organization is doing. We are building exciting new properties, expanding our programs to meet Vermonters' needs, and always trying to spread the word about all the services we offer.

As a member of CHT you have a stake in our success, just as we do in yours. We welcome your thoughts. Are there questions you want us to answer in future newsletters or by other means? We would love to hear what you like about your home and your experience with CHT, and we also want to know how we can improve.

With my best wishes for a great spring and summer, and hope to see you at the Members' Day picnic in July—

Brenda Torpy  
CEO

# IN DEVELOPMENT

This summer CHT will celebrate the opening of the Cedar's Edge Apartments in Essex. The apartments are being built by Snyder Homes, a local developer and construction firm.

CHT is always working to create new affordable housing, but it takes a lot to make it happen. The right location, financing, and permit approvals must all come together. One key piece of funding for this project was a special purpose HUD grant secured by Senator Bernie Sanders.

Cedar's Edge features one- and two-bedroom flats, covered parking, an elevator, and heat and hot water included in the rent. Twenty-five apartments with income restrictions have rents ranging from \$630 to \$875 a month. Five more have no income restrictions and rents of \$850 to \$1050 per month.

This project followed 'smart growth' standards that benefit the tenants and the community. Locating close to jobs, services, and the bus allows for less driving; that saves residents money and reduces emissions. Building close to town utilities also kept construction costs down, which helped us set rents well below the area norm.

Essex holds over twelve percent of the county's housing, and until now it had only 30 permanently affordable rental homes. For this reason community officials strongly supported this development. We appreciate working with them, the Snyders, and our developer partner Housing Vermont, and are glad to be in Essex.



Lt. Governor Phil Scott (center) came to tour some of CHT's homes in March. Here he joins Paul Bohne (left), CHT Board President, and Chris Snyder (right) of Snyder Homes at the Cedar's Edge construction site.

We are now accepting applications for Cedar's Edge. You can download our rental application at [www.getahome.org/cedars-edge](http://www.getahome.org/cedars-edge), or request an application or more information from David Ellsworth-Keller at 802-861-7369 or [dellsworthkeller@getahome.org](mailto:dellsworthkeller@getahome.org).

# PROFILE

## A SECURE, AFFORDABLE HOME PUTS A FAMILY AT EASE



**M**onique 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 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.

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“China has really blossomed. Our neighbors are welcoming and supportive and China has made lots of friends here,” says Monique.

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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.

**SPREAD THE WORD &  
GET \$100 DOLLARS!**



Could you use a little extra cash? If you’re an existing tenant and you’ve enjoyed living in a Champlain Housing Trust apartment enough to recommend us to a friend, we want to thank you for the reference. In fact, if you refer a friend to lease with us, we want to cut you a check for \$100.00.

### HERE’S HOW IT WORKS:

- 1** Tell your friends how much you love living in your CHT apartment.
- 2** Have your friend reference your name when they come in to fill out an application. Make sure they mention your name before they lease an apartment from us.
- 3** When your friend moves into one of our apartments, we’ll cut you a check or credit your account for \$100.00 as soon as they’ve paid their second month’s rent.

It’s that easy!



# RENTERTIPS&INFO

## AN OUNCE OF PREVENTION WASHING TILT-IN WINDOWS

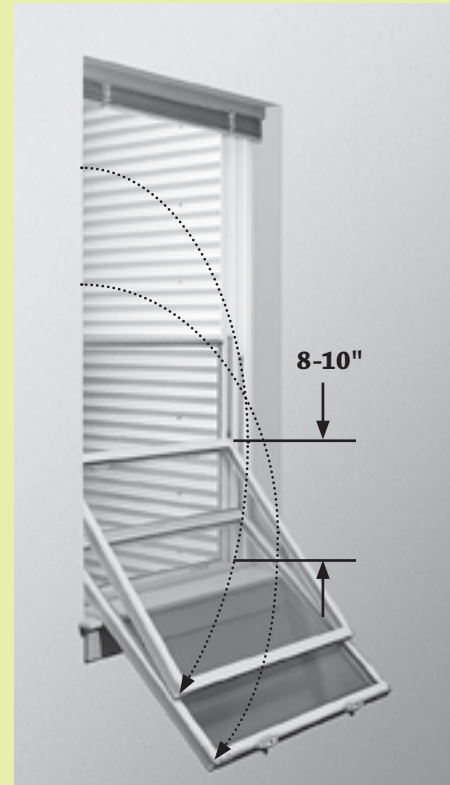
With spring around the corner, you may be planning to clean your windows. Many windows in our larger buildings have a tilt-in feature. To use this feature so the tilt mechanism doesn't break follow these instructions.



1. Raise the lower window sash approximately 4 to 6 inches above the sill before tilting in. If you fail to do this, the tilt mechanism can break.



2. Retract the release latches on the top of the sash, and gently tilt the window sash toward you until it rests on the sill.



3. Lower the top window sash to approximately 8 to 10 inches above the sill. Retract the latches until it rests on the lower sash.

After cleaning, simply return the window sashes to their original positions. The latches will automatically lock the windows in place. (For best results, we recommend only glass cleaner when cleaning the glass surface of the window.)

## Q: WHAT DO I DO IF I HAVE A MAINTENANCE EMERGENCY?

**A:** Call us immediately at 802-862-6244 and say that you have a maintenance emergency. We have a 24-hour answering service, so even if you call outside of office hours we can respond quickly.

## THE FOLLOWING ISSUES ARE CONSIDERED AN EMERGENCY:

**FIRE** – First get yourself to safety and call 911!

**SMOKE OR CARBON DIOXIDE DETECTORS BEEPING** – and again, make sure you are safe!

**NO HEAT**

**NO HOT WATER**

**A WATER LEAK**

# PROFILE

## CHT EDUCATION PUTS FAMILY ON THE PATH TO OWNERSHIP

**J**asna and Zoran Nukic left war-torn Bosnia thirteen years ago. They hoped to build a stable, secure life for their family, and they consider Colchester to be a great community in which to raise their four children, who range from 21 to five years old.

“The bank said, ‘you can’t buy a house, not with this income and your credit.’ I lost all my hope,” Jasna recalls.

But they, like many people, struggle with the scarcity and high cost of housing here. “Sometimes landlords are hesitant because we have four kids,” explains Jasna. “They are afraid we might damage the property, even though we take good care as if it is ours.” At times the family would move in somewhere only to have the landlord raise the rent every few months, until they could no longer afford it. “We are tired of moving our kids from house to house, school to school. We want to have a normal life.”



The Nukics feel that owning a home would give them that stability, but that goal seemed elusive until they learned of CHT’s programs. Before they found us they approached banks about getting a mortgage. “They told us, ‘you can’t buy a house, not with this income and your credit.’ I lost all my hope,” Jasna recalls.

But when they heard about Free Credit Report Day at CHT, they decided to attend. They went through credit counseling with CHT staff, and also took our Homebuyer Education workshop. There and in individual meetings with staff, the family learned what they will need to do to reach the point where they can buy an affordable home through our Shared Equity ownership program.

“There is so much we have learned working with CHT,” comments Zoran: “cleaning our bad credit, applying for a CHT rental property, increasing our savings, getting on the timeline to home ownership. The counseling was very helpful. It is not just about the skills to buy a house. CHT cares about our lives and our family. It’s beautiful.”

The Nukics add, “We cannot explain how happy we are to find CHT after all these years. We wish there were more programs for low-income families for buying a house and renting in Vermont. Housing is more important than anything.”

### MAKING OWNERSHIP AFFORDABLE

CHT offers sizeable downpayment grants to qualified households to help them buy homes in Chittenden, Franklin, and Grand Isle Counties. In return, the buyers agree to keep the homes affordable when they sell by sharing a portion of any increase in market appreciation. This, in combination with the original grant, lets the home remain permanently affordable for future buyers. This ‘Shared Equity’ program helps people become homeowners who otherwise could not afford to own in our area.

We have a range of great properties for sale, including condos and single-family homes in many towns. To get more information please go to [www.getahome.org](http://www.getahome.org) or call Brandy Grattan.

### NASON STREET, ST. ALBANS



PURCHASE	GRANT	NET TO BUYER
\$190,000	\$77,000	\$113,000*

### 40 NORTH STREET, BURLINGTON



PURCHASE	GRANT	NET TO BUYER
\$133,000	\$50,000	\$83,000*

\*Prices subject to income eligibility.

# HOMEOWNER TIPS & INFO

## SO, YOU'RE READY TO SELL YOUR HOME



Please call Brandy Grattan at (802) 861-7337 if you have questions about selling your home.

### **Q: WHAT SHOULD WE DO IF WE ARE THINKING OF SELLING OUR CHT HOME?**

**A:** Call or email Brandy Grattan (802-861-7337 or BGrattan@getahome.org) to notify us of your interest. CHT will send you a "Letter of Intent to Sell," which outlines the sales process. If you do decide to sell, sign and return this letter to CHT.

### **Q: HOW IS THE HOUSE'S SALE PRICE DETERMINED? HOW MUCH WILL WE GET FROM IT?**

**A:** Once we receive your signed letter of intent, CHT will order an appraisal of the current value of the home. Using the appraisal, we will calculate the option price – the price CHT will pay you for your home based on the formula in your Ground Lease or Covenant.

### **Q: HOW DOES CHT MARKET MY HOME?**

**A:** Staff will meet with you to gather information about the property and take pictures in order to market it. We start by marketing to people who have already applied for a Shared Equity home. If that does not produce a buyer, we advertise publicly until we find an interested buyer.

### **Q: WHAT ARE THE FINAL STEPS IN THE SALE PROCESS?**

**A:** Once a buyer is identified, we schedule a meeting with you, CHT and the buyer to sign a Tri-Party Purchase & Sales Contract. The buyer will also need access to the property to have his/her own inspection and appraisal done, and if you own a condo, you will need to arrange for a Fire and Safety Inspection. Lastly, you hire an attorney to draft closing documents to transfer the property to the buyer, and your attorney schedules a closing with them to sign the documents and transfer ownership.

## CONSIDERING REFINANCING?

Don't forget to notify us if you plan to refinance or take out a home equity loan. You will need us to sign off on any transaction with a lender, so contacting us promptly could save you time and money. We also can provide helpful advice and counseling if needed.

## HOMEOWNERS INSURANCE

Your agreement with us requires you to list CHT as an Additional Insured on your homeowners insurance policy.



Please call Janet Harvey-Coutrayer at (802) 861-7339 if you have questions about refinancing or homeowners insurance.

# EVENTSCALENDAR

**SPREAD THE NEWS!** IF YOU KNOW PEOPLE WHO COULD BENEFIT FROM OUR PROGRAMS, PLEASE SHARE THIS WITH THEM.

## **FREE** SHARED EQUITY PROGRAM ORIENTATION

The Shared Equity Program makes home ownership affordable by providing a substantial down-payment grant. In this free one-hour meeting we explain how the program works, who is eligible, and how to apply. Note: we will also hold meetings in St. Albans on request.

April 20	5:00 PM	Burlington
May 6	12:30 PM	Burlington
May 18	5:00 PM	Burlington
June 3	12:30 PM	Burlington
June 22	5:00 PM	Burlington
July 8	12:30 PM	Burlington
July 20	5:00 PM	Burlington
August 5	12:30 PM	Burlington
August 17	5:00 PM	Burlington
September 9	12:30 PM	Burlington
September 21	5:00 PM	Burlington

Contact Jaclyn Marcotte (802) 861-7338

## HOME BUYER WORKSHOP

This one-day course covers the 'A to Z' of buying a home: your finances, budgeting, and credit history; the pro's and cons of owning; the steps in buying a home, and the roles of the professionals involved. Completing the workshop qualifies you for one-on-one advice from a HomeOwnership Counselor. Course fee: \$75.

April 16	9-4:30 PM	St. Albans
May 21	9-4:30 PM	Burlington
June 11	9-4:30 PM	St. Albans
July 19 & 21	5:30-9 PM	Burlington

Contact Zack Ahrens (802) 861-7342

**SPECIAL NOTE:** The \$75 fee is waived for CHT renters and co-op members who wish to attend a HomeBuyer Workshop.

## **FREE** ORIENTATION TO HOUSING COOPERATIVES

In housing cooperatives, residents run their property together. It is a third affordable option between renting and individual ownership. In this free one-hour meeting we explain how coops work, their pro's and cons, the criteria for members, and how to apply.

April 11	12:30-1:30 PM	Burlington
April 11	6-7 PM	Burlington
May 9	12:30-1:30 PM	Burlington
May 9	6-7 PM	Burlington
June 13	12:30-1:30 PM	Burlington
June 13	6-7 PM	Burlington
July 11	12:30-1:30 PM	Burlington
July 11	6-7 PM	Burlington
September 12	12:30-1:30 PM	Burlington
September 12	6-7 PM	Burlington

Contact Julia Curry (802) 861-7378

## CHAMPLAIN HOUSING TRUST

88 King Street, Burlington, VT 05401  
13 Lake Street, St. Albans, VT 05478  
TOLL FREE 877-274-7431

[www.getahome.org](http://www.getahome.org)

[www.champlainhousingtrust.org](http://www.champlainhousingtrust.org)

## **FREE** HOME REPAIR SKILLS

CHT is excited to offer free, hands-on training in home repair taught by building professionals. These are open to anyone but space is limited, so sign up soon!

**Energy efficiency upgrades:** Basic weatherization techniques, best products for energy savings, and how to solve common problems.

April 23	9-12:00 noon	St. Albans
Mid June	9-12:00 noon	Burlington

Contact Zack Ahrens (802) 861-7342

**Working with a contractor:** How to define a project's scope of work and budget, and work successfully with your contractor.

May 4	6-8:00 PM	Burlington
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Contact Zack Ahrens (802) 861-7342

**Plumbing repair:** Understanding plumbing systems, the use of tools, troubleshooting problems, and installing a working fixture.

Late May	9-12:00 noon	Burlington
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Contact Zack Ahrens (802) 861-7342

## SAVE THE DATE: CHT MEMBERS DAY

Oakledge Park, Burlington, Saturday, July 23, 2011 – a free picnic and day by the lake for CHT members and their families. Watch for your invitation in the mail in June.



# ENGAGECHT



Pictured: Sarah Kohout, Burlington; Roberta Garey, Swanton; Rich Davidson, Colchester; Abby Russell, Burlington, and Bob Robbins, Jericho were among the renters, homeowners, and co-op members who came to Montpelier this year.

Every year CHT brings a group to the Statehouse to meet face-to-face with our elected representatives and support affordable housing. Vermont's lawmakers are unusually accessible, and they welcome hearing directly from their constituents. State Senator Tim Ashe and Representative Kesha Ram of Burlington even took the time to speak at our Advocacy Training about the best ways to make your points to legislators.

**A**s a member of Champlain Housing Trust, you can play a larger role with us and help spread the word about all the work we do. Here are a few ways to connect:

## SHARE YOUR STORY

There is nothing more powerful than a resident explaining what a CHT home or program has meant to them. Have we helped you save money? Provide more stability for you and your family? Did our work allow you to stay in your community, become a homeowner, or have a secure, attractive place to live? Your story matters: it expresses the real-life impact of our efforts.

## SPREAD THE WORD

Our best marketing by far happens by word of mouth, so we encourage you to tell people you know about CHT programs and our affordable homes. If you want to do more and you belong to almost any type of group, you can help us schedule a talk. We want to present at workplaces, congregations, clubs like the Rotary or Lions, and other networks. We can provide speakers day or evening, and we find that people are very interested to learn about what we do.

## JOIN US FOR CHT EVENTS

Our annual events give you other ways to connect with CHT, and our staff enjoy the chance to get to know members better. This summer, our annual Members Day Picnic—at beautiful Oakledge Park right on Burlington's waterfront—will be held on Saturday, July 23rd; you'll get an invitation in the mail. Other events, including our fall Community Campaign and the Annual Meeting and Member Dinner in January, will be featured in our next newsletter.

If you would like to connect in any of these ways, please contact Julia at (802) 861-7378 or [jcurry@getahome.org](mailto:jcurry@getahome.org).



# CHAMPLAIN HOUSING TRUST



88 King Street  
Burlington, VT 05401

Made possible with help from  
**Duncan  
Wisniewski**  
ARCHITECTURE

