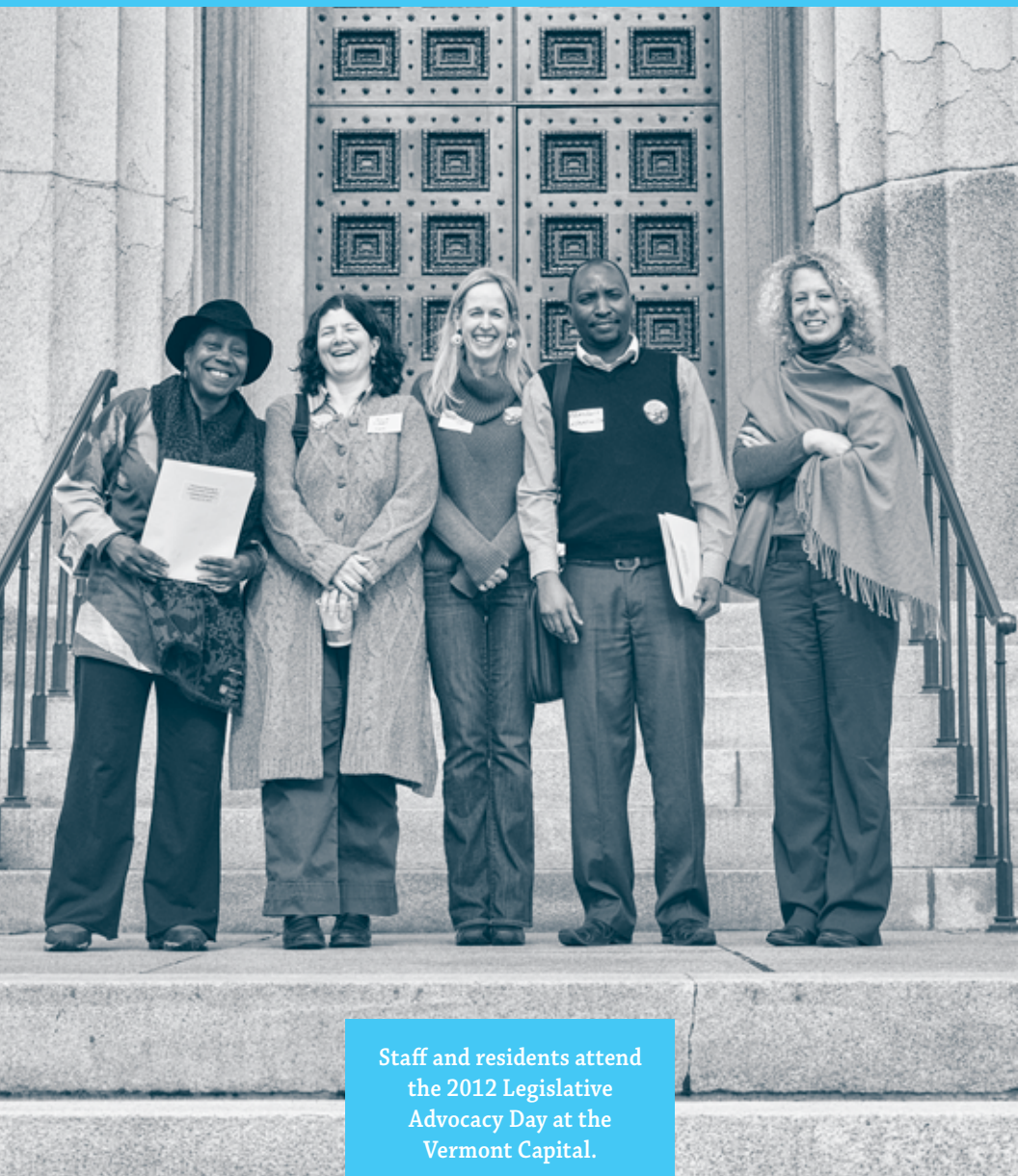


# AT HOME

NEWS FROM CHAMPLAIN HOUSING TRUST

SPRING 2012



Staff and residents attend  
the 2012 Legislative  
Advocacy Day at the  
Vermont Capital.

# DEAR MEMBER,

**W**henver I see one of our buildings under construction I am reminded what a complex process that is. Engineers, architects, and various crews of workers, each with their own set of skills, have to coordinate and collaborate in order to bring the whole project to a successful finish.

Likewise, CHT coordinates and collaborates with a wide range of partners in order to help people find and keep decent homes they can afford.

Our new development in Shelburne is a case in point. Long before we could break ground, we needed allies to help that project get financing and to support its approval for local and state permits. As you'll see on page 4, we had invaluable partners among Shelburne residents and town leaders. They took the time to educate themselves on the benefits of affordable housing, and to attend meeting after meeting to advocate for this needed change in their town.

Another crucial partnership is with our residents who take part in Legislative Day each year, pictured here. The crew from CHT joined with other housing, land conservation, and agricultural groups from across Vermont to fill the Statehouse to overflowing. Together we formed a body of hundreds of advocates, all speaking in support of the Vermont Housing and Conservation Board (VHCB).

Just as continual maintenance keeps a building in good shape, this advocacy year after year has renewed Vermont's commitment to affordable housing and other crucial land uses. In turn, when we needed partners to finance the project in Shelburne, we had the VHCB putting in the first grant to help us attract larger investors.

Later this spring, when we cut the ribbon at Avenue Apartments we will be welcomed by neighborhood leaders who supported our development there, and we'll share the celebration with Cathedral Square as they open their apartments for seniors. It really does 'take a village' to make a village.

Lastly, this spring we will also have a new Board member representing you as one of five residents on the Board. Join me in welcoming Jess Wilson – there's a profile of her on page 3. We are happy to have someone with such expertise and energy join our leadership team.

As always, feel free to be in touch with me. I look forward to seeing many of you again at this summer's picnic in July!

*B Torpy*  
Brenda Torpy  
CEO



TOP L: HOMEOWNER RICH DAVIDSON, NORTHGATE BOARD MEMBER FRANÇOIS NYAMIKITA, AND HEAD OF CHT BRENDA TORPY.

TOP R: GOV. SHUMLIN ADDRESSES THE OVERFLOW CROWD; CHT'S CHRIS DONNELLY LISTENS.

BOTTOM: SWANTON SCHOOL APARTMENT RESIDENTS GINI YOUNG, BARBARA COLLINS, AND TERESA TILTON.

ON COVER: L TO R, JENNI JOHNSON, CHT STAFF JULIA CURRY, AMY ANDERSON, FRANÇOIS NYAMIKITA, ABBY RUSSELL.



# GoGREEN

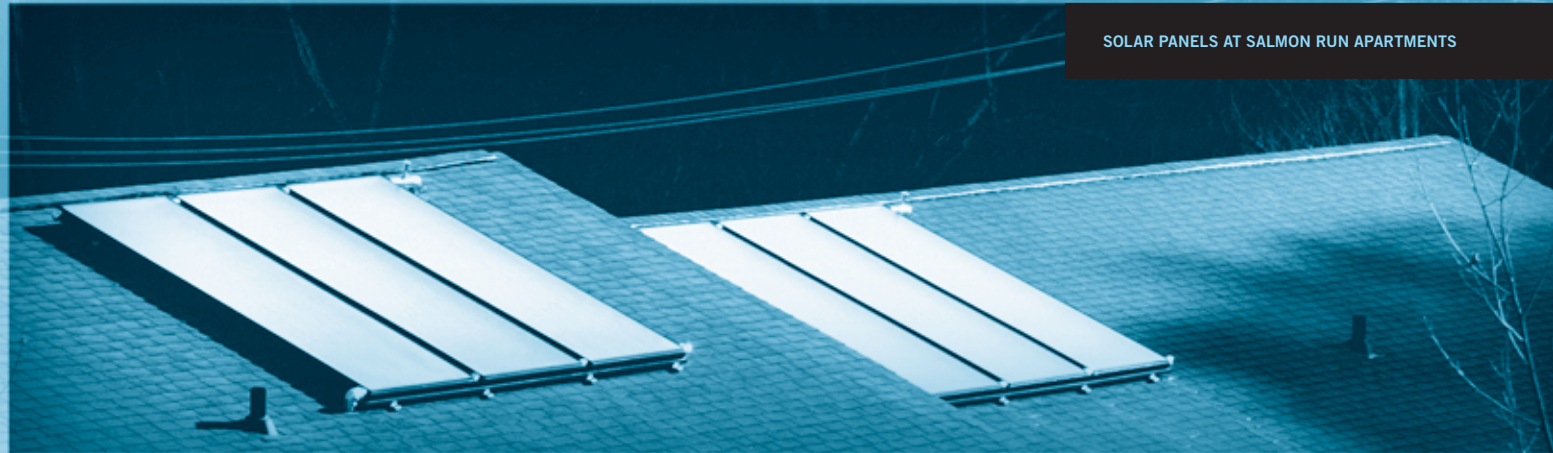
## A BRIGHT FUTURE FOR CHT BUILDINGS

**W**hat do savings and innovation look like? This spring they take the form of gleaming photovoltaic solar panels that will generate electricity for 119 households at Park Place, the Bus Barns, and Avenue Apartments in Burlington, and Willard Mill Apartments in St. Albans. The panels will produce roughly the amount of electricity used in the common areas of the buildings, cutting their utility bills year after year.

These solar panels – and other solar hot water installations – are a visible sign of a major overhaul we started three years ago and are implementing over time to save energy in our buildings. “We have now evaluated each property,” explains Project Manager Gordon Rowe, “and identified every place where this work can make a difference.”

Our other improvements may not be as glamorous as the PV panels. But they all bring our residents a double benefit, making their homes more comfortable while cutting the property’s expenses. The most common changes:

- Weatherization—insulation and air-sealing to make heating and cooling more effective. To date, six properties—with more than 350 apartments total—have had this done. At O’Dell Apartments in South Burlington the work also solved a chronic problem of ice dams on the roof, helping us avert costly long-term damage.



SOLAR PANELS AT SALMON RUN APARTMENTS

- Highly efficient boilers—we are getting savings of 25% or more on heat bills in the 11 buildings where these were installed. Tenants at one Burlington building are also enjoying the fact that this upgrade solved past problems with their hot-water flow.
- Solar hot-water heating—six buildings so far have added this form of renewable energy. At Lime Kiln Apartments, the system was able to meet all of the tenants’ demand the day after it started up.

If all of this weren’t good news enough, over half of the total cost for the work came from subsidy and rebate programs. Once again, partnerships were crucial to making this happen. Our federal delegation—Senator Leahy, Senator Sanders and Representative

Welch—have strongly promoted federal funding for renewable energy. We also worked closely with the statewide organization Housing Vermont and the Weatherization Program of the Champlain Valley Office of Economic Opportunity to make the best use of that federal funding. Partners at Efficiency Vermont and utilities like Vermont Gas and Burlington Electric Department have also contributed significantly to this effort’s success.

In a field where we work hard to hold down cost increases every year, it’s a welcome “man bites dog” story to have investments now that will cut properties’ energy bills for the long term.

**“WE HAVE NOW EVALUATED EACH PROPERTY,” EXPLAINS PROJECT MANAGER GORDON ROWE, “AND IDENTIFIED EVERY PLACE WHERE THIS WORK CAN MAKE A DIFFERENCE.”**



# PROFILE

## HOMEOWNER JESS WILSON JOINS CHT BOARD



**C**hamplain Housing Trust is governed by a board of 15 people. Our board members ensure that we are true to our mission and values; that we work to the highest standards; that we comply with all the regulations and commitments we undertake, and that we steward our housing for the long term. They also provide critical fiduciary oversight of all of our operations and capital projects.

The board is structured intentionally to keep us accountable to our residents and the communities we serve (all the towns of Franklin, Grand Isle, and Chittenden counties). To that end, a third of board members must be CHT residents, including at least one renter, one homeowner, and one co-op member. Another third must be 'public' members—officials from different towns. The remaining third are 'general' members whose backgrounds and expertise strengthen the board's knowledge base.

This winter we had to say goodbye to resident board member David McFeeters, who moved out of state. We are deeply grateful for David's four years of dedicated work on the board. To fill the vacancy the board was pleased to welcome Jess Wilson, who was appointed at the April meeting.

### NEW BOARD MEMBER JESS WILSON >>

**Who I am** I'm a Champlain Housing Trust homeowner in Burlington and I work for CCTV/Channel 17 making videos for non-profit organizations. In my spare time I produce theater.

**Why I agreed to serve** I see serving on the CHT Board as an opportunity to give back to an organization that has given so much to me. I have been both a renter and a homeowner and I believe this has given me insight into the organization and allowed me to build relationships with its outstanding staff. I feel I will be a good addition to the board for these reasons, but also because I strongly believe that safe, fair and affordable housing is crucial to the overall health of our community.

I hope to add my voice to the chorus of advocates at CHT, not only to build more bricks and mortar projects but also to make sure that affordability continues to be part of the conversation in Vermont.



**One item I am eager to help with** When I purchased my first CHT home in Shelburne, I was dismayed to learn that my home and those of my neighbors were going through a property tax reappraisal and were facing a large jump in taxes. The Shelburne assessor did not recognize that because of the restricted covenant that comes with a CHT home, the appraisal for property tax purposes should be lower. We worked with a local legislator, the town, CHT, the Vermont Tax Department and others to successfully lower the reappraisals. This comes down to a basic issue of fairness and I would like to see it happen for all the CHT homeowners, not just in Burlington and Shelburne.

### << BOARD OF DIRECTORS

**FRONT ROW LEFT TO RIGHT:** AL VOEGELE, SARAH MUYSKENS, ROSALYN GRAHAM, JOE REINERT, SANDRA DOOLEY, CATHERINE DIMITRUK. **BACK ROW LEFT TO RIGHT:** PAUL BOHNE, FRANK LENTI, WILLIE PEARSON, JOHN E. DAVIS, RICHARD KEMP, WILLIAM DORSCH. **NOT PICTURED:** TIM GUTCHELL AND ADAM PIPER.

## HARRINGTON VILLAGE MOVES FORWARD

**W**hen the editor of the local weekly newspaper got the news, you could almost hear her yell, “Stop the presses!”

The news? After many, many years of discussion in Shelburne, it finally appears that new affordable housing will be built in the heart of the village.

On February 15, Gov. Peter Shumlin announced that Shelburne had won a \$1.25 million Vermont Community Development Program grant, a key piece of funding for the new housing. He made the announcement flanked by Shelburne Town Manager Paul Bohne, CHT’s Brenda Torpy, and Shelburne Representative Joan Lenese, a long time advocate for affordable housing in the village center – and the *Shelburne News* rearranged their front page literally minutes before they went to press.

The Champlain Housing Trust, with our partner Housing Vermont, will build 42 apartments on what is known as the Dyer property east of Route 7. Later phases in the creation of Harrington Village will include five affordable homes for sale and 36 affordable apartments for seniors. The senior housing will be developed by Cathedral Square Corporation.

The site will also feature a playground, a neighborhood green, and one or two community gardens. A generous buffer space between the construction and the Laplatte River will protect that natural resource.

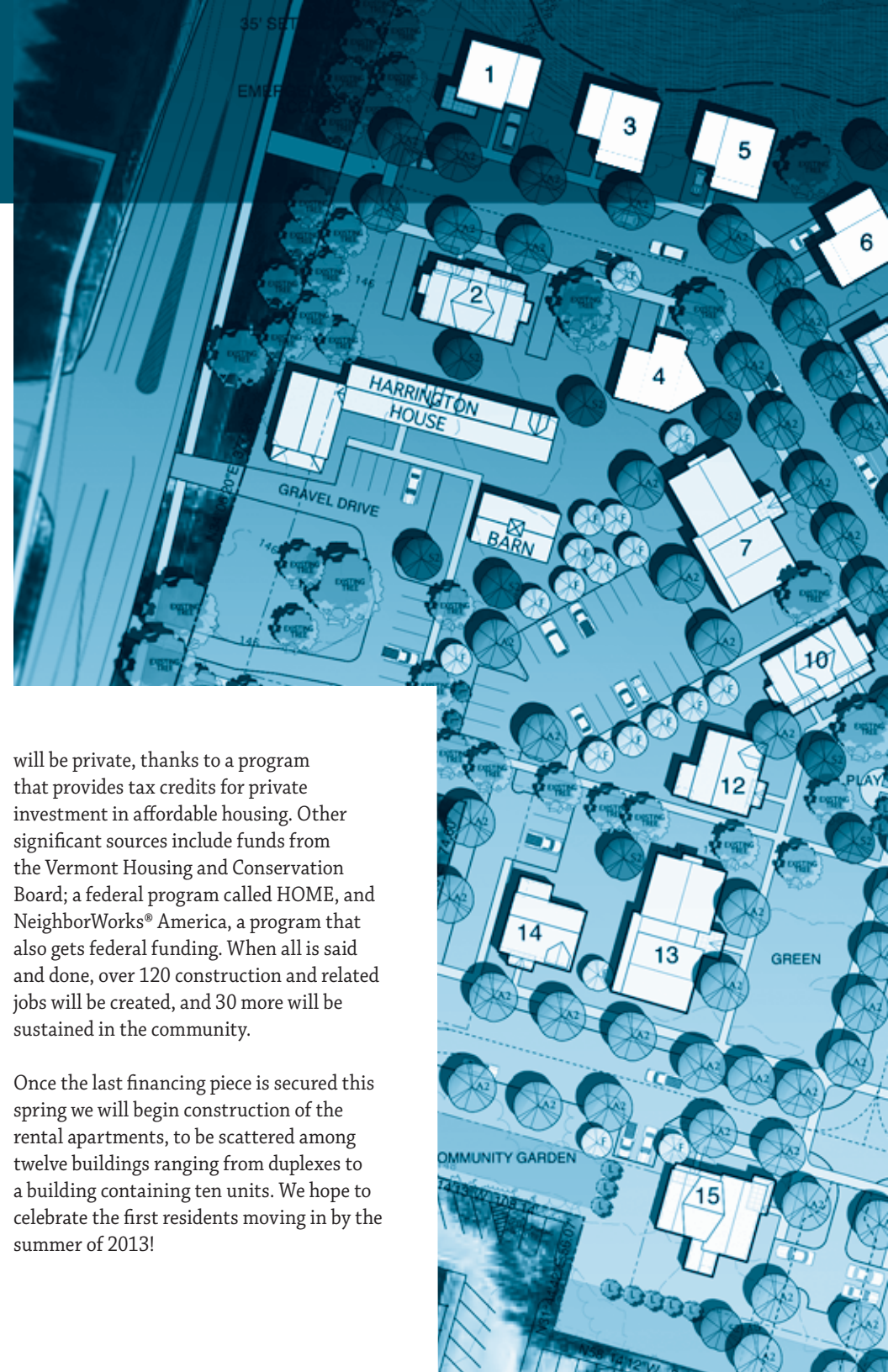
The development could not have come together without dedicated and consistent support from scores of Shelburne residents who advocated for years to make new housing a reality in the village. These residents, including members of Trinity Episcopal Church next door to the site, attended meeting upon meeting of the town’s Design Review Board and Selectboard to highlight the need for Shelburne to increase its stock of affordable homes.

Town leaders also educated themselves on housing issues during this process. Selectboard members attended CHT presentations to learn about our work, and one later spoke enthusiastically about CHT and the ways in which affordable housing strengthens communities.

Creation of new housing on this scale generates a lot of economic activity: the rental apartments and much of the infrastructure needed for it will cost \$10.6 million. Nearly two-thirds of the financing

will be private, thanks to a program that provides tax credits for private investment in affordable housing. Other significant sources include funds from the Vermont Housing and Conservation Board; a federal program called HOME, and NeighborWorks® America, a program that also gets federal funding. When all is said and done, over 120 construction and related jobs will be created, and 30 more will be sustained in the community.

Once the last financing piece is secured this spring we will begin construction of the rental apartments, to be scattered among twelve buildings ranging from duplexes to a building containing ten units. We hope to celebrate the first residents moving in by the summer of 2013!





CHT's proposal for Harrington Village is the culmination of years of community efforts to encourage affordable housing. Roz Graham, a Shelburne resident and member of CHT's Board, attended multiple town meetings herself on behalf of that goal.



ROZ GRAHAM, CHT BOARD MEMBER  
AND SHELburne RESIDENT

"THERE WAS AMAZING ACTION FROM A LOT OF PEOPLE IN TOWN," SHE OBSERVED.

"SHELburne TRIED FOR A LONG TIME TO BE SUPPORTIVE OF AFFORDABLE HOUSING IN THE TOWN, AND IT HAS TAKEN A LONG TIME. THE PROCESS, NOT INDIVIDUALS, MADE IT HARD. A WISE THING CHT DID WAS ADDRESS THE NEED ON A MANAGEABLE SCALE, AND LOOK AT THE ENVIRONMENTAL IMPACT."

## LEGEND AND BUILDING KEY

### RENTAL UNIT COUNT

2 - 1&2 BR 6-PLEX	12
5 - 2 BR DUPLEX	10
2 - 3 BR DUPLEX	4
2 - 1 BR TRIPLEX	6
1 - 2 BR TRIPLEX	3
7 - 2 BR TOWNHOUSE	7
<b>SUBTOTAL</b>	<b>42</b>

SENIOR HOUSING	36-38
EXISTING HARRINGTON HOUSE	2
<b>TOTAL RENTAL UNITS</b>	<b>80-82</b>

### RENTAL UNIT TYPES

1 BR	10
2 BR	28
3 BR	4
SENIOR HOUSING	36-38
EXISTING HARRINGTON HOUSE	2
<b>TOTAL RENTAL UNITS</b>	<b>80-82</b>

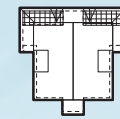
### FOR SALE DWELLING UNITS

SINGLE FAMILY	5
<b>TOTAL SALE UNITS</b>	<b>5</b>

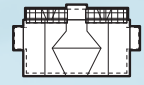
### PARKING

DRIVEWAY + PRIVATE GARAGE	34
LOTS	42
PRIVATE STREET	+/- 23
<b>SUBTOTAL</b>	<b>99</b>

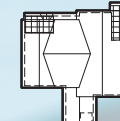
PUBLIC STREET	+/- 8
SENIOR HOUSING GARAGE	42
EXISTING BUILDING LOTS	14
<b>TOTAL</b>	<b>163</b>



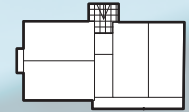
A- DUPLEX  
2 BR



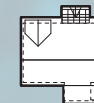
B- DUPLEX  
2 BR



B1- DUPLEX  
3 BR



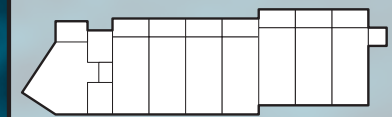
D- 6-PLEX  
(4) 2BR / (2) 1BR



C- TRIPLEX  
1 BR



E- SINGLE  
FAMILY



F- 10-PLEX  
(TRIPLEX, 2 BR) / (TOWNHOUSE 2 BR)



# CHT

## W EMPLOYEES OF THE QUARTER



**JACLYN MARCOTTE**, the Shared Equity Program Administrator, was named Employee of the Quarter “for the extraordinary job she did by taking on extra responsibilities during a coworker’s absence as well as closing on 17 shared equity homes in two months (a significant feat, as the past two years’ average has been 34 per year). Jaclyn’s professionalism and calm during these extra exciting times adds to the positive atmosphere in the HomeOwnership Center.”

EACH QUARTER, EMPLOYEES AT CHT RECOGNIZE  
COWORKERS WHO HAVE DONE AN OUTSTANDING JOB.

### A BIT MORE ABOUT JACLYN

**Years in the job:** Two; I am also a two-time CHT homeowner.

**What the work involves:** I work with Brandy Grattan and Rob Leuchs to help our customers buy homes through the Shared Equity Program, which makes homeownership affordable by providing a sizeable down-payment grant. I process applications, market the homes we have for sale, show the properties, and manage our property database. My background in real estate and software sales helped me learn the ropes here.

**Highlights:** I love being able to help someone purchase a home when they had thought it would be impossible for them.

**Tough parts:** I would love to change the real-estate market so all of our homes would sell quickly.

**I wish more people knew that CHT ...** exists! So many people that I meet don’t realize an organization like ours even exists to help them achieve homeownership.

**What I do in my spare time:** I enjoy reading, hiking, and being by the water, and I create handmade cards and gifts.

**One thing people don’t know about me is:** I have my motorcycle license.



### A BIT MORE ABOUT STEVE

**Years in the job:** Ten. My background is in social work. I first worked at the Allen House for a few years, using those skills to support residents with mental health issues.

**What the work involves:** I manage 300 apartments, together with an assistant and maintenance staff. On top of the everyday work, I handle special projects such as relocating tenants due to planned rehab or an emergency like flooding. Coordinating relocations involves giving tenants a lot of love and attention, making sure they get the right information, arranging a place for them to move to for the duration, and helping them be ready when the movers show up.

**Highlights of the job:** There are so many new things to do; that makes time pass quickly. I enjoy coordinating with contractors, too. When you hire professionals with specific expertise you can learn something from them, because a property manager has to be a jack-of-all-trades.

**Tough parts:** Moving is stressful for tenants, regardless of whether it is planned or because of an accident. When it’s an accident, it’s high stress for staff, too.

**I wish more people knew ...** How much CHT helps the community in so many ways.

**One thing people are surprised to learn about me is:** I am really nice.

**STEVE VASSEUR**, Senior Property Manager, was named Employee of the Quarter for all of his hard work responding to a flood emergency at our Cedars Edge property.

The nomination states, “Steve showed great leadership, compassion and commitment to our tenants. He worked many long hours, coming in on holidays and weekends to make sure the tenants were getting updates, to answer their questions, coordinate contractors, and find housing for those displaced.” CHT also recognized the other team members who responded: Michael McCaffrey, Julie Fisher, Rick Farr, Tony Mazza, Jusinta Katon, Rebecca Hotaling, Gordon Rowe, Patrick Dattilio, Darcy Young, Chris Gillis, Josie Curtin, and Amy Demetrowitz.

# EDUCATION & EVENTS

## HOMEBUYER EDUCATION

This 7½-hour course covers the A-to-Z of home buying. We help you define your goals and readiness: the pros and cons of owning; how to budget; understanding credit; deciding what you can afford, and getting a mortgage. We have lenders, lawyers, home inspectors and other local professionals at every workshop to explain the buying process and give tips on navigating it. The workshop also qualifies you for one-on-one advice where a certified Home Ownership Counselor will focus on your individual needs and goals.

We offer workshops monthly, alternating between Burlington and St Albans. Requirements: pre-registration and a \$75 non-refundable fee (FREE for CHT residents).

## FREE: FINANCIAL LITERACY WORKSHOPS – OPEN TO ANYONE

**UNDERSTANDING CREDIT** Your credit can affect whether you get housing, the amount you pay for loans, and even your employment. This two-hour workshop gives you the tools to control your credit. Learn what credit is, how the scores are created and used, and how to build or repair your own credit.

**MONEY MANAGEMENT** This workshop helps you get your finances under control and meet life goals. It teaches how to create and use a spending plan, and includes an insightful discussion of what causes us to succeed or not when managing money. This workshop will help you create a situation in which you will succeed!

To learn more about these events, contact Rebecca at 861-7331 or [rrectenwald@getahome.org](mailto:rrectenwald@getahome.org).

## FREE: HOME REPAIR AND WEATHERIZATION SKILLSHOPS

**6 SKILLSHOPS** We are offering six workshops that are hands-on learning opportunities. The series includes three Weatherization Skillsshops, as well as Gardening and Build a Deck workshops. These will be quite popular and attendance is limited; preregistration is required so reserve your space early!

To learn more about these events, contact Rebecca at 861-7331 or [rrectenwald@getahome.org](mailto:rrectenwald@getahome.org).

## FREE: ORIENTATIONS TO OUR HOUSING PROGRAMS

**SHARED EQUITY OWNERSHIP ORIENTATION** CHT's award-winning 'shared equity' program makes ownership affordable by providing a substantial down-payment grant that stays with the home. In exchange, buyers agree to share any future increase in the home's value. This one-hour workshop covers how the program works, who can qualify, and whether the Shared Equity option might work for you.

Orientations are held on the first Friday and third Wednesday of each month at 12:30 & at 5 p.m. Contact Rebecca at 802-861-7331 or [rrectenwald@getahome.org](mailto:rrectenwald@getahome.org) to register or for information.

**ABOUT HOUSING COOPERATIVES** This one-hour orientation describes cooperatives, which offer an alternative to renting or buying. CHT supports five affordable cooperatives in the Burlington area that range in size from three to 28 apartments. Attending the orientation is the first step to getting on a waitlist for the cooperatives.

Orientations are held on the second Monday of each month at 12:30 & at 6 p.m. To register or for information, contact Julia at 802-861-7378 or [jcurry@getahome.org](mailto:jcurry@getahome.org).



## IN LAND TRUSTS WE TRUST

This September, the Champlain Housing Trust will have the honor of hosting the 2012 Community Land Trust (CLT) conference for the National Community Land Trust Network. The Network supports the work of community

land trusts across the United States — promoting sustainable development through the creation of permanently affordable housing and the protection of working lands. We expect about 350 participants from around the country and across the globe.



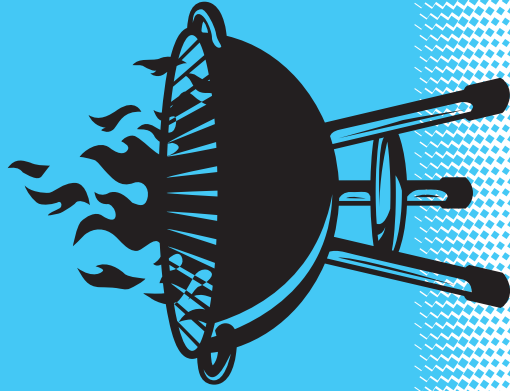
## SAVE THE DATE

Bring your family, friends, and bathing suits to our annual Members Day picnic on Saturday, July 21st at Oakledge Park in Burlington. CHT members get free admission to the park for the day, and CHT will once again grill up burgers and dogs. Your invitation will be mailed to you in June.



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**CHAMPLAIN  
HOUSING TRUST**



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