



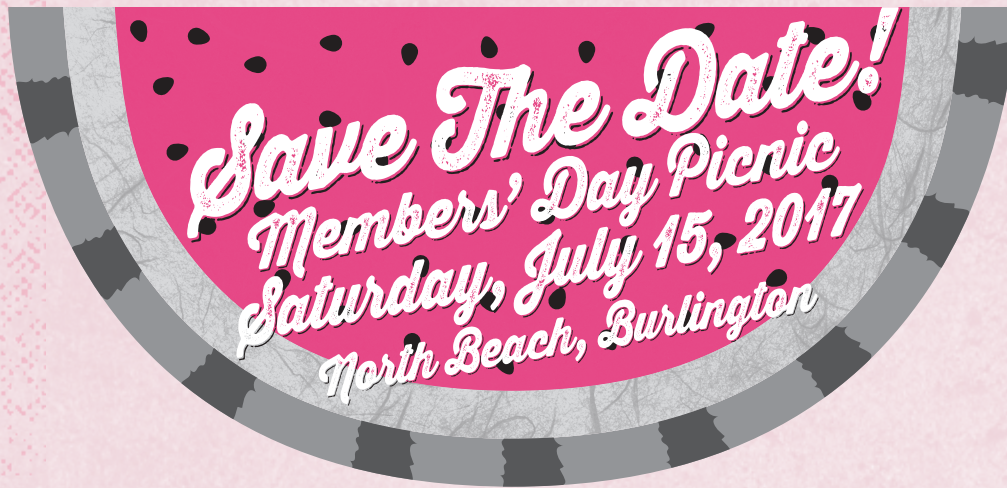
NEWS FROM CHAMPLAIN HOUSING TRUST | SPRING 2017

At Home

CHAMPLAIN
HOUSING TRUST



WWW.GETAHOME.ORG



Bring your friends and family!

11:00 to 11:30 Games and Entertainment

11:30 to 1:00 Burgers and Dogs

12:45 to 1:30 Ice Cream and Music

RSVP by Wednesday, July 12th

Call 862-6244 or email aherman@champlainhousingtrust.org

Interested in Board Service?

CHTs 15 member board of directors has 5 seats for residents. Because members are term limited we are always looking for interested candidates for future vacancies.

No experience with boards? CHT staff provide training, orientation and lots of support to welcome new and less experienced candidates. All it takes is a commitment to the board responsibilities and the ability to put in the time required. In addition to being a great opportunity to learn and build a variety of skills, joining CHT's board is a chance to meet and enjoy a great group of people who are committed to our mission of permanently affordable housing.

If you are interested, email Addie Livingston at Addie.Livingston@champlainhousingtrust.org

Hope Springs Eternal

Spring is a hopeful season with the promise of all that summer brings. At CHT, summer means the annual member picnic at North Beach in Burlington, more gardens and youth programs and the peak home purchase season. While major construction projects keep going year-round now, our smaller rehab projects really gear up once the snow melts and are in full swing through the summer months. Anyone driving down Shelburne Road in Burlington will see some activity at the former Bel Aire Motel, which we're converting to apartments with support of the University of Vermont Medical Center. You can read about that initiative inside.

We also start planning our next year's budget in the summer because our fiscal year starts on October 1 to align with the Federal fiscal year. Given the President's announced "skinny budget" we have less to be hopeful and positive about on that front. Fortunately our peers in affordable housing across the country are well organized and our collective impact is felt. Senator Leahy is in a powerful position on the Appropriations sub-committee that funds housing programs, and he is a steadfast and effective champion for them.

In this climate, we do expect to face reductions but nothing as extreme as the White House's proposals. I have been to Washington once with our NeighborWorks® network and returned in May with representatives from community land trusts nationwide. We will continue to bring the good news of our successes and strong data that has built bi-partisan support over the years. Our goal is to keep programs alive – even if at reduced levels.

Our residents should know that CHT's rentals are secure overall and our current pipeline of projects has funding to keep moving forward. If the most extreme cuts succeeded, new housing development could grind to a halt. We cannot let up the pressure if we are to keep delivering the homes and services that are so important here.

As this goes to press, Vermont's Legislature has approved an historic investment in affordable housing: a \$35 million bond through the Vermont Housing and Conservation Board that will be repaid over 20 years. When this comes through, we will greatly amp up the number of affordable homes produced and rehabilitated. CHT has played a leadership role in bringing this idea to the Governor and Legislature through our Building Homes Together campaign. Our region desperately needs this bond to create much needed affordable housing from homelessness prevention to homeownership and we worked very hard to get it over the finish line.

If we succeed we'll be even busier this summer getting the new projects lined up and expanding our homeownership offerings – and that's a season to really look forward to!

See you at the picnic in July!

B. Torpy
Brenda Torpy, CEO



On-Track at CHT



A little over a year ago, Champlain Housing Trust introduced a new counseling program called On Track, which is offered to our tenants who have fallen behind in rent. Similar to our Ready, Set, Rent! program, On Track consists of credit counseling and budget education to help existing tenants stay current with their rent payments and avoid eviction proceedings.

Julienne Mensah was one of our very first On Track participants. Born and raised in Togo, she was a successful business woman for years until she was forced out of her country due to ongoing political conflicts. Leaving the rest of her family behind, Julienne and her son arrived in Vermont back in 2003 and began the arduous journey of adjusting to a new way of life. At the time, they spoke little English and knew no one. Julienne laughs as she describes the lengths she went to understand how things worked, recalling the first time she took a city bus and didn't know how to stop it.

Over the next few years, Julienne worked and saved money until her husband was able to join them. Together they lived in

several apartments throughout Vermont until nine years ago, when they applied to the Champlain Housing Trust and moved into O'Dell Apartments in South Burlington.

"Housing is a priority. If you don't have a place to live, how can you support yourself?"

Julienne always stayed on top of her rent – she and her husband worked full time and were even able to save up enough to help send their son to college. "You have to work hard to be something in this country," she explains.

But that's when the unexpected happened. Julienne became sick and had to undergo surgery, forcing her out of work for two months. Around the same time her husband lost his job, and for the first time in over eight years, they fell behind in rent.

Fortunately, CHT was in the beginning stages of rolling out their brand new On Track program. Julienne's property manager invited her to On Track, and she was connected with a counselor who helped her budget her expenses and break

everything down. She taught Julienne the difference between needs and wants, the importance of a credit score, and how to prioritize her expenses.

Together they set up a repayment plan that Julienne could stick to, without cutting herself too short. Julienne explained, "Meeting with a counselor gave me peace of mind...I knew that if I stuck to my plan, no matter what we would still have a place to live."

Since then, Julienne and her husband are back at work full time and they haven't missed a payment since. Within a few months they'll be all caught up, and Julienne credits On Track for ultimately saving their housing. She urges folks to reach out if they need help.

"Housing is a priority. If you don't have a place to live, how can you support yourself?"



Annual Meeting

Our largest crowd ever attended this year's Annual Meeting in January at the Hilton in Burlington. We recognized several housing leaders, including CHT founder Gretchen Bailey, Board members Sandy Dooley and John Olsen, members of a special co-op selection committee, and South Burlington Police Department's Sergeant Dave MacDonough.



Bel Aire Apartments



In collaboration with the University of Vermont Medical Center, CHT acquired its third motel property this past December: the Bel Aire Motel on Shelburne Road in Burlington. The motel, joining the former Econo Lodge (now Harbor Place in Shelburne) and Ho Hum Motel (now Beacon Apartments in South Burlington), is part of a larger strategy to eliminate chronic homelessness in Vermont.

These types of collaborations are critical to solving complex social problems and achieving common goals.

The UVM Medical Center, seeing the impact that chronic homelessness has on people's health, has made housing a priority in their efforts to reduce the amount of care that vulnerable populations need. In fact, the Medical Center provided the capital for CHT to purchase and renovate the 14-room motel into eight apartments and has pledged to cover the operating costs for the next several years – including case management services provided by the Community Health Centers of Burlington. Residents will be people who

the hospital has been unable to discharge for lack of a safe, decent home, or who have experienced chronic homelessness.

Experience at Beacon Apartments and Harbor Place demonstrate that this \$3 million investment by the UVM Medical Center won't just reduce homelessness, but it will save tax payers dollars by reducing trips to the emergency room.

These strategies – and others in place – have been paying off. In the last two year years, we've seen a reduction of over 30% in homelessness in Chittenden County. The Medical Center has documented a health cost savings of about \$10,000 per person that uses the motel, Harbor Place, in Shelburne.

These types of collaborations are critical to solving complex social problems and achieving common goals.

The new Bel Aire Apartments will open up to the first twelve residents early this summer. We look forward to welcoming them to their new home.

DREAM Program



With the first day of summer just around the corner, we're working hard to get our summertime DREAM program up and running again! We began partnering with DREAM – a youth mentoring program that works with youth at affordable housing sites – a couple years back at our Salmon Run property in Burlington. After seeing its successes, we expanded to include Colchester's Winchester Place last summer, and this year we'll be including one day a week at South Meadow in Burlington. If you live at one of these properties, keep an eye out for event flyers as our summer DREAM staff begin going door-to-door in June!

From on-site activities to off-site field trips, we're looking forward to engaging more youth as we continue to grow and expand. If you'd like more information or have any questions, feel free to reach out to Anna at (802) 862-6244. We look forward to seeing you around this summer!



Day In The Dirt



In 2015 we built our first community garden out at Harrington Village in Shelburne. Now, two years later, we're celebrating the start of summer with workdays at nine different garden sites – including four new ones at Maple Tree Place in Williston, the Green Street Community in Hinesburg, and Burlington's Bright Street Co-op and Sarah Cole House.

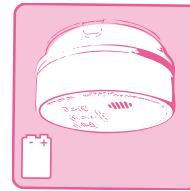
To kick off the season, CHT participated in Vermont Community Garden Network's fifth annual Day in the Dirt celebration on

April 29th, where more than 250 volunteers came together to transform 16 different garden sites throughout Chittenden County. Thanks to many volunteers, including a group of students from UVM's Community Development and Applied Economics program, we built 13 raised beds in Williston and got a head start on our Harbor Place garden in Shelburne. We're looking forward to working with our resident gardeners and can't wait to see what the rest of the season brings!



Are You Ready For Summer?

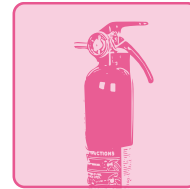
The warmer weather of spring is here with summer inevitably close behind. Are you prepared? Now's the time to get your projects done during these warmer months. The HomeOwnership Center has the following recommendations to get your home ready for spring and summer:



Test all smoke and carbon monoxide detectors and replace batteries if necessary.



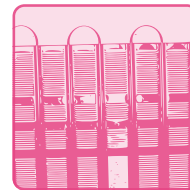
Clean gutters and downspouts making sure all drainage areas are unblocked by leaves and debris.



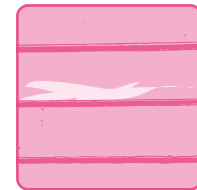
Inspect your fire extinguisher to make sure the gauge reads that it has enough pressure.



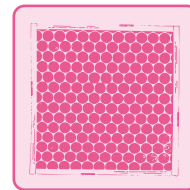
Check your roof and replace shingles that are cracked, buckled, loose or missing.



Vacuum your refrigerator coils to make sure this appliance is running efficiently.



Touch up peeling or damaged paint before exposed wood starts to mold or rot.



Change out your HVAC filters. This should be done quarterly to maintain performance.



Trim trees that rub up against your home or interfere with electric lines. Hire a pro for electric line trimming.



Check the drainage around the exterior of your home and make sure water is draining away from your foundation.



Clear Outdoor Vents making sure vents are clear of any vegetation or other debris.

www.getahome.org/homes/maintenance

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Save the Date!
Members' Day Picnic
Saturday
July 15, 2017

RSVP by
July 12th!

