NEWS FROM CHAMPLAIN HOUSING TRUST | FALL 2016











#### Save the Dates

#### CHT ANNUAL MEETING

Friday, January 27, 2017

The Annual Meeting is a chance for CHT's members to be involved in the business of the organization and to socialize during dinner. Members join staff and Board members for the evening which includes a presentation from the Board President, a review of the financials from the Board Treasurer. Board member elections and an open forum. More details to come!



Thursday, February 2, 2017

With the elections coming up, we're reminded that we won't iust have a new President, but also a new Governor and other state leaders in Vermont, With a lot more turnover this year in the Legislature, CHT will increase our efforts to make sure lawmakers understand the value of affordable housing.

A central piece to this effort is our annual Legislative Day, which brings our residents and supporters out in force to the Statehouse in Montpelier. We come together to advocate for broad support for affordable

housing and conservation funding (through the Vermont Housing and Conservation Board). This funding is a critical resource to create affordable housing and to keep existing housing affordable. Volunteers are encouraged to attend a training workshop and then join the group of more than 100 people at the Statehouse for a visible show of support for VHCB funding. You can schedule one-on-one meetings with your elected representatives, as well as listen to testimony and show your support.



### Dear Members,

his fall you are joined by many new CHT residents as 63 households move into our brand new homes at the Bright Street Co-op in Burlington's Old North End and at Green Street Apartments in Hinesburg. Please join me in welcoming them and wishing them the very best for many happy years ahead.

While we are all reminded to 'fall back' by setting our clocks for daylight savings time, at CHT we are very much springing forward with the launch of our new three year Strategic Plan on October 1st.

As in past years our board led the process to gather input from the communities we serve and from our staff in the field. The goal is to learn what we do best and what we can do better to meet the region's housing needs. From this we have determined that we cannot slow our pace of producing new affordable homes of all kinds for rent or sale.

We also know that we need to pay extra attention to those who are facing barriers to even our most affordable homes like our new Americans, refugees and those who are homeless. We committed to better serving people at these points of difficulty in our last Plan and are encouraged by the results we achieved.

We will continue to grow programs that help people rent successfully and shed the burdens of bad credit. We will also build more homes with health services attached and make more apartments available to homeless families at our new developments.

Customer service is another area of focus: from the application process for an apartment or program to adding



When we step back from our day-to-day work of developing and managing homes of all kinds we are able to visualize the whole mix of CHT housing as a network designed to provide the security and opportunity that a home brings to all of us. Our new plan is all about strengthening and growing these connections and this network.

Look for our Strategic Plan 2017-2019: Strengthening the Continuum on our

website at getahome.org later in November to see how our work will unfold over the next three years.



And for more current updates on all things CHT I hope you'll follow us on Twitter or Facebook, and I hope you all have a wonderful holiday season.

Best,

## Focus: Property Management

ummer has brought a number of changes to our Property Management team, including two new property managers: Tek Ghiminey and Suzanne Martin. In addition to other properties, Tek

is taking on the management our newest apartments on Green Street in Hinesburg Suzanne manages all of our commercial properties as well as Salmon Run in Burlington. Welcome Tek and Suzanne!







arol Czina's homeownership journey began in 1997, when she met with a local realtor and shared her dream of owning a little old house with a backyard. He showed her two properties, one of which she was so taken with that she wrote a letter to the sellers, and they agreed to wait while she scraped together the financing package.

At the time she was working four jobs in the children's mental health field after grad school, struggling to make ends meet.

"I just had a tremendous amount of anxiety," she confides. "I felt like I was always one paycheck away from becoming homeless."

Despite the normal paperwork challenges, Carol closed on her new home and brought it into the Champlain Housing Trust shared equity portfolio.

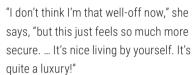
"[CHT staff] were so sure I could do it, and that trust was really important to me," she explains. Though she had only a few hundred dollars to her name at closing, she found financial stability in the security of a fixed mortgage payment.

"I don't think I'm that well-off now," she says, "but this just feels so much more secure...It's nice living by yourself. It's quite a luxury!"

Two decades later, she takes great pride in the place she calls home and the work she has put into it. She has cut back from four jobs to one (working for the state, a

position she found soon after purchasing), and has been able to shift from having a roommate to living by herself.





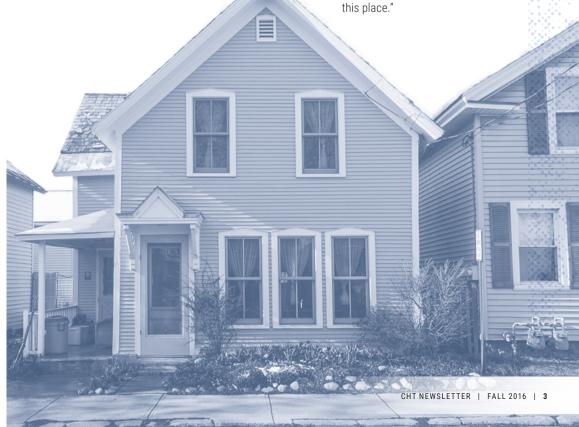
Her first summer in the house was a busy one, as she was providing foster care to two teenage girls and also beginning home renovations.

"I do de-construction," she laughs, adding "but I hire people to put it all back together."

Carol contacted the CHT Loan Fund and got creative in order to complete as many projects as possible. Over the years, she has improved most aspects of the home. "I really want to leave this house looking spectacular for the next person."

She has stayed in touch with the CHT community, regularly attending both the summer Members' Day Picnic and the Annual Meeting in January.

"I just got lucky with this a million times," she says of her home, and the life she has built there. "I've been nothing but happy in



### Members' Day Picnic

#### WE CELEBRATED OUR 32ND ANNIVERSARY with another

well-attended Members' Day Picnic. Two hundred members were treated to balloon costumes and animals by Dux, dancing and music from Sambatucada and tasty treats from Ben & Jerry's.

















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pecial guests helped us celebrate the grand opening of the Bright Street Housing Co-op in September: HUD Secretary Julián Castro, Vermont Senator Patrick Leahy, and Burlington Mayor Miro Weinberger joined us for a ribbon cutting at the newly-built Old North End property.

#### "The co-op is giving people the gift of affordable housing."

The first residents moved in shortly thereafter – including Bree LeMay and her six year old son Niah. "With the price of housing increasing, most people can't do it alone," she said at the celebration. "I know, because I have a good job downtown and work hard to make ends meet, and it's tough. The co-op is giving people the gift of affordable housing."

The Bright Street Co-op is the sixth housing co-op built and supported by CHT, and the first new co-op in 20 years. The property is located on Bright and Archibald Streets and consists of three buildings. The main three story building houses 35 homes, underground parking and contains a mix of 1, 2 and 3-bedroom apartments. The triplex features a 4-bedroom apartment and two 3-bedroom apartments and a duplex with two 2-bedroom apartments completes the site.

The co-op is financed like a rental but members have collective "landlord" power which gives them autonomy and control. There is a strong sense of community and each adult is expected to make a commitment to participate. Co-op owners serve their community in several ways; by serving on the co-op board, attending to set tasks, overseeing property management and budgeting with a consultant's help, and tending their community gardens. On average, participants devote five hours a month to their communities.

Mentoring and training help will be provided to the Bright Street board and its residents from the Thelma Maple Co-op, located right across the street, and from CHT's Jusinta Katon and Julia Curry. Dan Ives from our maintenance department is also assigned to this property.

ozens of people gathered in Hinesburg to celebrate the opening of the Green Street Village Apartments in September. The ribbon cutting marked a milestone for Hinesburg citizens who have long recognized the affordable housing needs in their community. Since the formation of the Hinesburg Affordable Housing Committee in 2006, the Town has been seeking an opportunity to bring this dream to fruition. The new apartments are the culmination of their long-term efforts.

Located on Green Street in the heart of Hinesburg Village, 23 brand new energy efficient rental apartments in townhousestyle living will be home to a wide variety of residents. In partnership with CHT,

Housing Vermont, the Town of Hinesburg and developer Chris Snyder collaborated to create, five 1-bedroom, sixteen 2-bedroom, and two 3-bedroom apartments housed in six buildings.

The new homes overlook the wetlands of the LaPlatte River, creating a rural setting in the village center. The property is also located in the desirable Champlain Valley Union school district and is on the bus route to Burlington and Middlebury.

Property Managers Tek Ghiminey and Macey Shappy will be overseeing this property, with BJ Bailey primarily providing maintenance support.





Changes at Winchester Place

enovations are moving along quickly at Winchester Place in Colchester, where the property is undergoing a makeover including repair and new paving of the parking lots, energy upgrades and other updates to the apartments. In addition, 18 of the 166 apartments are being converted to condominiums, creating new affordable homeownership opportunities. Conveniently located between Saint Michael's College and Fort Ethan Allen, the property also will have a new playground, the design of which was voted on by residents during an ice cream social last spring. All rehabilitation work is slated to be finished this fall.

In addition to the construction work. the summer was extremely busy with the addition of a youth mentoring program. Through the DREAM program, which partners with UVM students to run programs throughout the year,

neighborhood children were involved in on-site activities as well as weekly field trips to the beach, hiking, and other fun activities. Two AmeriCorps members worked with kids at Winchester Place and at Salmon Run in Burlington as an extension of our collaboration with the DREAM program. We'd like to extend a heartfelt thank you to Yuol Herjok and Sammy Albee for all their hard work, and for being such good role models this summer.

In the fall, CHT will continue our kid-focused efforts at Winchester by partnering with the Saint Michael's College student-led volunteer MOVE program. Stay tuned for more news and look for other planned activities throughout the fall.



# Are You Ready For Winter?

The cooler weather of fall is here with winter inevitably close behind. Are you prepared? Now's the time to get ready for the cold weather. The HomeOwnership Center has made the following recommendations to get your home ready for the winter season:



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



Touch up peeling or damaged paint before temperatures drop below 50°F.



Check for air leaks repair/replace caulk, weather-stripping, glazing, window and door seals as needed.



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



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



Check Foundation for cracks or water damage. Trim bushes and keep vegetation three feet from home.



Check exterior chimney for damage and have the flue cleaned and inspected by a certified chimney sweep.



Prepare outdoor faucets and turn off valves to the exterior hose bibs. Drain hose and store inside.



Service your furnace and have your heating system inspected. Replace air filters regularly.



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

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